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# INLAND EMPIRE business journal

www.busjournal.com

VOLUME 24, NUMBER 7

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July 2012



## AT DEADLINE

### Eadie and Payne Encourages Small Business Owners to Check out Tax Credits for 2012

Business owners are always on the look-out for ways to minimize their tax liabilities. Eadie and Payne, LLP (E+P) is always on hand to help them take advantage of available tax incentives. Frank Zabaleta, CPA and tax partner at E+P, advises small business owners to check out three key credits that could provide significant tax benefits during 2012.

### Expanded Tax Credit for Hiring Veterans

A law change enacted late last year now provides an expanded tax credit to employers that hire eligible unemployed veterans. The credit can be as high as \$9,600 per qualified veteran for for-profit employers or up to \$6,240 for tax-exempt organizations. The amount of the credit depends on a number of factors, including the length of the veteran's unemployment before hire, hours a veteran works and the amount of first-year wages paid. Employers who hire veterans

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## Blue Shield of California Sued for Pushing Policyholders Into Bare Bones Coverage and Hiking Premiums

### Blue Shield's Illegal Practice Causes "Death Spiral"

Blue Shield has used enormous rate hikes, and the threat of rate increases, to force patients into lower-benefit and higher-deductible



health coverage in violation of state law, according to a class action lawsuit filed by Blue Shield policyholders and consumer advocates.

The lawsuit alleges that Blue Shield is illegally gaming the health insurance system by alternately closing older policies and opening new ones in order to push older, sicker consumers who are more expensive to insure into lower benefit, higher deductible coverage that requires consumers to pay more out of pocket.

The lawsuit seeks to stop Blue Shield from shoving its policyholders into what is known as a "Death Spiral"—the industry term for what happens when a health insurer "closes" certain insurance policies to new customers, and later raises rates to those remaining in the closed policy until those enrollees can no longer afford coverage. Since consumers with preexisting conditions cannot switch to a comparable or better policy, consumers trapped in the closed policies must either accept greatly inferior coverage or face bigger and bigger premium increases.

"Blue Shield closed my family's policy and then threatened us with a 23 percent premium increase. We had no choice but to switch to the only bare-bones policy Blue

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## CSUSB to add Inland Empire Business Journal archives to collection

*By Andrew Edwards, Staff Writer*



Dean Cesar Caballero (standing) oversees CA State University, San Bernardino's President Al Karnig (r) and Inland Empire Business Journal Publisher William Anthony (l) signing the library agreement document

The Inland Empire Business Journal will donate its entire archive, and future issues, to be digitized and stored as a part of Cal State San Bernardino's special collection.

"Every month, they're going to add a new one. As long as it's around and as long as Cal State San Bernardino is standing. Our life's work is going to be there for years," Inland Empire Business Journal Publisher Bill Anthony said.

"I may be wrong, but I think it's one hell of an honor," he said.

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## Special Sections

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Accountable

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## Pacific Premier Bancorp, Inc. Announces Additional Stock Repurchase Plan

Pacific Premier Bancorp, Inc. (NASDAQ: PPBI) (the "Company"), the holding company of Pacific Premier Bank, announced that its board of directors has approved its second stock repurchase program. Under the new repurchase program, management is authorized to repurchase up to 1,000,000 shares, or approximately 9.7%, of the 10.3 million outstanding shares of the Company's common stock. The program may be limited or terminated at any time without prior notice. The new program is intended to replace and supersede the Company's original repurchase program, which was approved in February 2007 and authorized the repurchase of up to 600,000 shares of the Company's common stock.

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## Two Weeks for Half a Budget: Worth the Wait?

Almost two weeks ago, the Legislature met the requirements of voter-approved Proposition 25, which prevents the forfeiture of pay for lawmakers if a budget is approved on a simple majority vote. When voters approved Proposition 25, they did so under the impression that the Legislature would be required to pass a truly balanced budget in order to still collect their paychecks. However, a court ruling declared that the Legislature can determine itself whether a budget is balanced, regardless of whether it is in reality.

The main budget bill, along with six other measures, sat on the Governor’s desk for 12 days. However, almost two dozen bills in total were required to fully enact the \$91.3 billion state budget. While the Governor and Democrat leaders spent almost two weeks negotiating behind closed doors on the full budget package, California Budget Fact Check asks: was the delay worth the wait?

Instead of reversing the Governor’s harmful trigger cuts which aim 99 percent of reductions at our classrooms, the Democrats’ largest budget sticking points focused on increased welfare spending. An analysis by California Budget Fact Check found that this year’s budget:

- Adopts the Governor’s full \$5.9 billion in education cuts but spares welfare programs from trigger cuts: The majority-vote budget adopted the Governor’s trigger cuts which target schools for 99% of the trigger cuts. They rejected both the Legislative Analyst’s proposal and the Republican proposal to protect education funding. An analysis by California Budget Fact check found that only \$1.2 billion in reductions are permanent, the rest are funding shifts or one-time in nature. Over \$7 billion of the budget solutions are really funding shifts, deferrals and other budget gimmicks that do not reduce funding.
- Welfare recipients protected: Governor Brown proposed ending the exemption from welfare-to-work requirement by requiring recipients to take job training classes. Getting people back to work not only saves taxpayers but helps to grow our economy. The proposal adopted exempts welfare recipients from the work requirement for the next two years. Democrats adopted some reforms but unfortunately they will not affect welfare recipient eligibility until 2014. Additionally, the proposal mandates that 20% of recipients shall be exempted from the new requirements.
- Shifts healthy families to Medi-Cal at a higher cost for taxpayers: The proposal eliminates the cost-effective and successful Healthy Families health care program by shifting more than 880,000 children from Healthy Families to Medi-Cal. By doing this, the state will save \$13 million but will also lose more than nine times that amount by not being able to draw down \$154 million in federal funding. Healthy Families has low administrative costs (\$50 per client) and is overseen by just 600 workers in a private firm. Medi-Cal employs 27,000 government workers to determine eligibility, at a cost of \$395 per recipient.
- Plays politics with the initia-

*continued on page 24*



### MORENO VALLEY RETAIL PROPERTY PURCHASED FOR \$71/SF

A private investor paid \$5.7 million for Plaza Del Sol, an 80.2k sf (\$71/sf) retail property located in Moreno Valley. Plaza Del Sol is located at 23080 Alessandro Boulevard, east of I-215 and adjacent to Frederick Street. The property was marketed as a value-add opportunity for an investor where substantial upside can be achieved through additional leasing in the center beyond its current occupancy level of 48 percent.

Alan Krueger, senior vice president investments, and Trevor Roberts, associate, in Marcus & Millichap’s Ontario office, represented the seller, a private investor. The buyer was also repped by Krueger.

### INDIO MULTIFAMILY PROPERTY GOES FOR OVER \$12 MILLION

The Andorra apartments, a 186-unit multifamily property located at 81720 Avenue 46 in Indio, sold for \$12.025 million (\$64.7k/unit). The property generated 15 offers and was ultimately sold to an all-cash buyer.

Andorra, built in 1987, features all two-bedroom / two-bath units averaging about 1.1k square feet in size. Community amenities include three swimming pools, four spas, a recreation room, and a fitness center.

Andorra is located close to public transportation, shopping, schools, and services. The Indio Fashion Mall is close by, with major employers within a short commute of the property. Highway 111 is just a block away, and the 10 Freeway is just minutes to the north.

The buyer, ROC | Bridge Partners, plans to renovate and then place long-term financing on the asset. Alex Mogharebi of the Ontario office of Hendricks & Partners represented the seller, The Situs Companies.

### THE SAYWITZ COMPANY CLOSES TWO LEASES IN THE INLAND EMPIRE TOTALING 213,000 SQUARE FEET

The Saywitz Company—one of the largest privately held commercial real estate brokerage firms in Southern California – recently negotiated two leases located in Ontario totaling more than 213,000 square feet.

The Saywitz Company recently represented Pacific Urethanes and Precision Foam in securing new facilities for the company’s west coast operations. Pacific Urethanes is a privately held poly urethane/resin manufacturer which produces foam for the bedding industry. The new facilities, located at 1671 Champagne Avenue in Ontario will house manufacturing, warehousing and distribution for the company. The building, which was recently acquired by CT Realty Investments of Newport Beach, renovated and upgraded the facility for the new tenants. The value of the 193,732 square foot, five-year lease is in excess of \$3 million. Scot Kelly, vice president with The Saywitz Company, represented Pacific Urethanes in the transaction. CT Realty represented itself.

Robert Ritschel, senior vice president with The Saywitz Company, recently represented PPR Repipe in a lease extension of its Inland Empire facility. The 20,000 square foot facility, located at 5525 Gibraltar in Ontario, is owned by BAL Freeway Associates. The ownership was represented by Anthony Brent at Blackridge Real Estate Group. PPR Repipe is a man-

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EXECUTIVE NOTES

Eight Knobbe Martens Attorneys Named 2012 Southern California Rising Stars

Partners Michelle Armond, Amy Christensen Chun, Curtis Huffmire, Jonathan Hyman, Benjamin Katzenellenbogen, Lauren Keller Katzenellen-

bogen, Sabin Lee and Sheila Swaroop of Knobbe Martens Olson & Bear LLP have been selected as 2012 Southern California Rising Stars by Super Lawyers for their intellectual property law and litigation practices. All have been recognized in previous years.

Michelle Armond, Benjamin Katzenellenbogen, Lauren Keller Katzenellenbogen and Sheila Swaroop were recognized for intellectual property litigation. Amy Christensen Chun, Curtis Huffmire, Jonathan Hyman and Sabin Lee were recognized for intel-

lectual property law. Super Lawyers honors outstanding lawyers who have attained a high degree of peer recognition and professional achievement. The Southern California Rising Stars list includes the top 2.5 percent of attorneys in Southern California who are age 40 or younger and/or have been in practice for less than 10 years. They are nominated by lawyers who have personally observed them in action through co-counsel, opposing counsel or courtroom observation. The results will also appear in the July 2012 issue of *Los Angeles* magazine. For additional information on Super Lawyers, visit [www.superlawyers.com](http://www.superlawyers.com).

With over 275 lawyers and scientists nationwide, Knobbe Martens Olson & Bear LLP dedicates its practice to all aspects of intellectual property law including litigation. Consistently ranked among the top intellectual property firms worldwide, Knobbe Martens serves a diverse group of clients from multinational corporations to emerging businesses of all stages. Headquartered in Orange County, California, Knobbe Martens also has offices in San Diego, Los Angeles, Riverside, San Francisco, Silicon Valley, Seattle and Washington, D.C.

Citizens Business Bank Announces Appointment of David Plourde

Christopher D. Myers, president and chief executive officer of Citizens Business Bank, announced the appointment of David K. Plourde to the position of executive vice president and head of commercial banking.

“David brings over 20 years of experience in commercial banking and has recruited, developed and led banking teams at two successful independent banks. He is an outstanding leader who will be a *continued on page 23*



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\*Applications subject to credit approval. The 2.99% rate applies to new or used vehicle & equipment loans up to 80% LTV and terms up to 36 months for credit qualified applicants. Disclosed rate reflects 0.25% discount based on automatic monthly payments from a U.S. Bank Business Checking account. Standard fees apply. Rates are subject to change. Some restrictions may apply. Deposit products offered by U.S. Bank National Association. Member FDIC. © 2012 U.S. Bank MMWR19030

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# SBA Lenders Serving the Inland Empire

Ranked by loans funded (\$ Amount) (Riverside & San Bernardino Counties)

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	Company Name Address City, State, Zip	SBA Loans Funded 05/11-04/12 (\$ Amount)*	Number of SBA Loans Funded 5/11-04/12	Types of Loans Offered: 7A 504 Contract Loan Prg.	Types SBA Loans Funded: Intl. Loans Programs Seas'l. Line of Cred. Small Loan Programs	Number of Offices: Inland Empire Companywide	Top Local Executive Title Phone/Fax E-Mail Address
1.	Union Bank of California NA 3536 Concourses, Ste. 300 Ontario, CA 91764	\$33,025,616	45	Yes Yes No	No No No	15 407	David De Filippo Regional VP & Manager (909) 244-1250/980-5195 david.defilippo@unionbank.com
2.	US Bank 9918 Hilbert St. San Diego, CA 92131	\$28,164,200	40	Yes Yes Yes	Yes Yes Yes	330 2,887	Catherine Jooyan SVP/Regional Sales Manager (949) 496-4012 catherine.jooyan@usbank.com
3.	EDF Resource Capital, Inc. 1050 Iron Point Rd. Folsom, CA 95630	\$21,872,000	28	No Yes No	No No Yes	1 13	Ron Valladao (916) 962-3669/962-1822 rvalladao@resourcecapital.com
4.	Citizens Business Bank 701 N. Haven Ave. Ontario, CA 91764	\$18,786,793	18	Yes Yes No	No No No	10 47 SVP/Manager	Mark C. Richardson Real Estate Banking Grp. (626) 564-6234/578-9456 mcrichardson@cbbank.com
5.	Hanmi Bank 3327 Wilshire Blvd. Los Angeles, CA 90010	\$16,723,000	6	Yes Yes No	No No Yes	1 27	Jae S. Yoo President/CEO (213) 427-5657/427-5774 www.hanmi.com
6.	Enterprise Funding Corp. 300 E. State St., Ste. 230 Redlands, CA 92373	\$16,109,000	12	No Yes No	No No Yes	1 1	Jeffery C. Sceranka President/CEO (909) 792-3803/792-3813 jeff@efcj04.com
7.	Wells Fargo Bank SBA Lenders 500 La Terraza Blvd., Ste. 200 Escondido, CA 92025	\$16,029,700	41	Yes Yes Yes	Yes Yes Yes	4 7	Steven W. Doss VP, Reg. Sales Manager (760) 432-5319 steven.w.doss@wellsfargo.com

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Copyright 2012 by IEBJ.

## High Desert Opportunity 2012

As the largest business conference in the region, High Desert Opportunity provides a unique atmosphere where attendees get a true pulse for the current business climate and future plans for this growing region.

The conference, in its 31st year, will take place on Thursday, Oct. 18th from 7:30 a.m.—3:00 p.m. at the San Bernardino County Fairgrounds in Victorville, CA. The goal of the conference is to support economic growth and stability by attracting businesses and jobs to the High Desert. This year’s event showcases an expo hall, HD Theater morning program and luncheon with real estate mogul, author and Reality TV Shark Tank Investor/Shark Barbara Corcoran as the keynote speaker.

Barbara Corcoran started out getting straight D’s in high school and college and had 20 jobs by the time she turned 23. It was her next job that would make her one of the most successful entrepreneurs in the country when she took a \$1,000 loan to start The Corcoran Group. She parlayed the loan into a five-billion-dollar real estate business and sold it in 2001 for \$66 million. In addition to being the only female Investor/Shark on the ABC hit series, Barbara is also the real estate contributor for NBC’s TODAY Show where she comments weekly on trends in the real estate market.

The business conference’s program will cover a wide range of advantages for doing business in the High Desert. Some of these topics include available and abundant land, major logistics and transportation access, business-friendly local governments, diverse workforce and high quality of life with affordable housing.

The event will also focus on the explosive population growth the region has seen over the past

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QUOTES ON OPINIONS

There is no greater mistake than the hasty conclusion that opinions are worthless because they are badly argued.

Thomas H. Huxley

I tolerate with the utmost latitude of others to differ from me in opinion.

Thomas Jefferson

He who has no opinion of his own, but depends upon the opinion and taste of others, is a slave.

Friedrich Klopstock

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## Real Estate...

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ufacture of fabricated pipe and pipe fittings for the plumbing, air conditioning and heating industry.

### ICONIC PALM SPRINGS HOTEL SELLS FOR \$15 MILLION

The Colony Palms Hotel, an iconic, 57-room boutique hotel in Palm Springs, just sold for \$15 million, or \$263k/room. Located at 572 N. Indian Canyon Drive, just east of Palm Canyon Dr, the hotel, restaurant and spa was named to Condo Nast's "Hot List" in 2008.

The purchaser was a joint venture between real estate investor and developer, Michael Rosenfeld through an affiliate of his Woodridge Capital Partners, and an investment fund managed by Oaktree Capital Management L.P. The seller was Pacifica Colony Palms LLC, an affiliate of Pacifica Capital Group, which acquired the property and redeveloped it in 2004. John Strauss and Anthony Muscio of Jones Lang LaSalle Hotels represented the seller in the transaction.

Steve Ohren, Co-Founder of Pacifica Capital Group, demonstrated great vision and unwavering perseverance which was critical in developing the Colony Palms Hotel after they acquired the property. Ohren is considered one of the earliest visionaries of the Palm Springs renaissance. Sadly, Ohren passed in 2008 after the hotel's opening at the age of 54 following a battle with cancer.

"We are proud to honor Steve's legacy by reaching high expectations for the hotel. I think he would have been very pleased to see the Colony Palms' success," said Britten Shuford, president of Pacifica Capital Group.

With a rich and storied history, the Spanish Colonial style hotel was originally built and opened in 1936 by Al Wertheimer, a reputed mobster and member of the Purple Gang.

It was called the Colonial House at the time. Back in the day, the hotel hosted a legendary underground speakeasy and brothel, which was entered via a secret staircase concealed behind a pantry cupboard, according to the hotel's website. The hotel was a popular Hollywood hot spot for about three decades or so, starting from the late 30s.

### TRIUMPH MANAGEMENT ACQUIRES 376 SENIOR RESIDENTIAL UNITS IN THE INLAND EMPIRE

Triumph Management Company has acquired two active senior living apartment communities in the Inland Empire containing a combined 376 units in an all-cash transaction. The properties, sold by

AIMCO, bring Triumph's SoCal multifamily portfolio to over 1,200 units. Although management declined to give out a price, industry pros we talked to estimate the deal was probably worth in excess of \$25 million.

The acquisitions consist of the 232-unit Heritage Park Alta Loma in Rancho Cucamonga and the 144-unit Heritage Park

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# DUFF & PHELPS/INLAND EMPIRE BUSINESS JOURNAL

## STOCK CHART

THE GAINERS					THE LOSERS				
Top five, by percentage					Top five, by percentage				
Company	Current Close	Beg. of Month	Point Change	%Change	Company	Current Close	Beg. of Month	Point Change	%Change
Physicians Formula Holdings Inc.	3.43	3.12	0.31	9.9%	Hot Topic Inc.	9.50	9.91	-0.41	-4.1%
Provident Financial Holdings Inc. (H)	11.37	10.80	0.57	5.3%	Watson Pharmaceuticals, Inc.	69.54	71.29	-1.75	-2.5%
Outdoor Channel Holdings, Inc.	6.90	6.58	0.32	4.9%	CVB Financial Corp.	10.81	10.89	-0.09	-0.8%
American States Water Company (H)	37.92	36.79	1.13	3.1%	Kaiser Federal Financial Group, Inc.	14.26	13.99	0.27	1.9%
Monster Beverage Corporation	74.74	72.60	2.14	2.9%	Monster Beverage Corporation	74.74	72.60	2.14	2.9%

Ticker	6/21/12 Close Price	5/31/12 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange
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American States Water Company (H)	AWR	37.92	36.79	3.1	38.95	30.53	15.9	NYSE
CVB Financial Corp.	CVBF	10.81	10.89	-0.8	11.97	7.28	13.2	NASDAQGS
EMRISE Corporation	EMRI	0.57	0.59	-3.4	0.85	0.35	NM	OTCBB
Monster Beverage Corporation	MNST	74.74	72.60	2.9	83.96	34.43	45.3	NASDAQGS
Hot Topic Inc.	HOTT	9.50	9.91	-4.1	10.73	6.05	42.5	NASDAQGS
Kaiser Federal Financial Group, Inc.	KFFG	14.26	13.99	1.9	14.70	11.00	15.8	NASDAQGS
Outdoor Channel Holdings, Inc.	OUTD	6.90	6.58	4.9	7.99	5.18	138.6	NASDAQGS
Physicians Formula Holdings Inc.	FACE	3.43	3.12	9.9	4.38	2.54	66.9	NASDAQGS
Provident Financial Holdings Inc. (H)	PROV	11.37	10.80	5.3	11.81	7.73	15.1	NASDAQGS
Watson Pharmaceuticals, Inc.	WPI	69.54	71.29	-2.5	77.73	55.00	32.7	NYSE

Eadie and...  
continued from pg. 1

with service-related disabilities may be eligible for the maximum credit. (IRC Section 51)

**Health Care Tax Credit**

Small employers that pay at least half of the premiums for employee health insurance coverage may be eligible for the small business health care tax credit. The credit is designed to encourage small employers to offer health insurance coverage for the first time or maintain coverage they already have. Eligible small employers can claim the credit for 2010 through 2013 and for two additional years beginning in 2014. The maximum credit, in tax-years 2010 through 2013, is 35 percent of premiums paid by small businesses and 25 percent of premiums paid by tax-exempt organizations, increasing to 50 percent and 35 percent, respectively, in 2014. (IRC Section 45R)

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Notes: (H) - Stock hit fifty two week high during the month, (L) - Stock hit fifty two week low during the month, NM - Not Meaningful

Five Most Active Stocks	
Monster Beverage Corporation	23,422,680
Watson Pharmaceuticals, Inc.	23,369,100
Hot Topic Inc.	13,418,120
CVB Financial Corp.	6,925,690
American States Water Company	1,457,470
<hr/>	
D&P/IEBJ Total Volume Month	70,225,990

Monthly Summary	
6/21/12	
Advances	6
Declines	4
Unchanged	0
New Highs	2
New Lows	0

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MANAGEMENT

8 “Be-Attitudes” of Holding People Accountable

By Bob Whipple: MBA, CPLP

A frequent refrain of top managers is “we need to do a better job of holding people accountable.” Accountability seems to be the mantra for organizational get-well programs these days. One can agree with this in part, and yet there is an aspect of accountability that feels like a cop-out.

The key to leadership is to create an environment whereby people do the best they can because they want to do it. When employees know it is clearly in their best interest to give their maximum discretionary effort to the organization, managers don’t have to crack the whip as often. Imagine working in an environment where people do the right things not because they are expected,

but because it is in their best interest. In that atmosphere, holding people accountable would nearly always be a positive occurrence rather than negative. How refreshing!

It is the actions, attitudes, and intentions of leaders, not the rank and file, that make the environment of either reinforcement or punishment the habitual medication for individual performance issues. Let’s examine eight attitudes or behaviors of leaders that can foster a culture where holding people accountable is a precursor to a feeling of celebration instead of a sentence to the dungeon.

**1. Be Clear About Your Expectations.** It happens every day. The boss says, “You did not

file the documents correctly by client; you totally messed up.” Then, the assistant says, “You never told me to file them by client, so I used my initiative and filed them by date because that is what they taught us in Record Retention.” Holding people accountable when the instructions are vague is like scolding an untethered horse for wandering off the path to eat grass.

**2. Be Sure of Your Facts.** A manager learned this painful lesson early in his career. He gave his administrative assistant a letter to type for a customer. When he got it back, the letter was full of obvious errors. He immediately held her accountable for the sloppy work and called her into a conference room to let her know of his disappointment. When he told her about the errors, she said, “Well if you had taken the time to notice the initials on the bottom of the letter, you would have seen that I farmed that work out to Alice because I was busy with other things. I did not type that letter.” Gulp. The manager tried to cover with, “I am glad, because your work is usually higher quality than that,” but the irrevocable damage had been done. If you are going to accuse someone of sloppy work, make sure it was done by that person.

**3. Be Timely.** If there is an issue with performance versus stated expectations, bring the matter up immediately. If you wait for a couple days before trying to bring up the issue, it just tends to cloud and confuse the person who did not meet expectations. If a boss says, “You did not answer the phone in the proper way last week,” how is the employee supposed to even remember the incident?

**4. Be Kind.** Always apply the Golden Rule liberally. If you had a lapse in performance, justified or not, how would you want to get the information? Keep in mind that some people are more defensive than others, so if you like your feedback “straight from the shoulder,” tone it down when dealing with a particularly sensitive individual.

**5. Be Consistent.** If you are a stickler for certain behaviors, make sure you apply the discipline consistently. Coming down hard on Mike for being late for work can seem unfair if you habitually let Mary waltz in 45 minutes after the start of the shift. Always avoid the appearance of playing favorites. Recognize that, as a human being, you do have differences in your attitudes toward people, but when holding people accountable, you must apply the same standards across the board.

**6. Be Discrete.** Embarrassing a person in public will create a black mark that will live for a long time. If there is an issue of performance, share the matter with the individual privately and in a way that upholds the dignity of the person. This issue also refers to the Golden Rule.

**7. Be Gracious.** Forgiving a person who has failed to deliver on expectations is sometimes a way to set up better performance in the future. Get help for individuals who need training or behavior modification. A leader needs to be mindful of his or her personal contribution to the problem through past actions, like not dealing with a problem when it is small. If the current infraction is a habitual problem

*continued on page 35*

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# Commercial Printers

Ranked by 2011 Sales Volume

continued on page 37

	Name Address City/State/Zip	2011 \$ Sales Volume	# of Employees Year Established	Products	Press Type Colors	Services Specialties	Top Local Executive Title Phone/Fax E-Mail Address
1.	<b>Advance Business Graphics</b> 3810 Wabash Dr. Mira Loma, CA 91752	46,500,000	200 1955	Labels, Digital, Commercial Printing Direct Mail, Creative Services, Fulfilment, Warehousing, Distribution	31 Web & Sheet Fed 1-8 Colors, 1-8 Foils & Coating	Document & Print Mgmt., Billing & Mailing Svcs., Design, Typesetting, Full Electronic Pre-Press	<b>Dan Ablett</b> CEO (951) 361-7100/361-7085 info@abgraphics.com
2.	<b>UBS Printing Group, Inc.</b> 2577 Research Dr. Corona, CA 92882	29,300,000	73 1989	Folding Cartons, Commercial Printing, Books, Manuals, Binding	KBA 8 Color (In-Line UV) 40", 29" 1 Thur 8, Perfecting	Full Service Capabilties, In-Line UV, Stolastic Printing, Bindery, Die Making & Cutting	<b>Gene Hamrick</b> President/Owner (951) 273-7900/278-4921 ghamrick@ubsprint.com
3.	<b>Crown Printers</b> 250 W. Rialto Ave. San Bernardino, CA 92408	7,053,000	52 1970	Marketing & Advertising, Direct Mail, Catalogs, Brochures	40" 6 Color, Plus Coating Litho, Digital Variable Data, CTP 1-6 Colors	Color Printing, Digital Printing, Complete Finishing, Fulfillment, Distribution, Mailing	<b>Denny Shorett</b> President (909) 888-7531/885-0371 denny@crownconnect.com
4.	<b>Robinson Printing &amp; Creative Media</b> 42685 Rio Nedo St. Temecula, CA 92590	5,425,000	30 1924	Product Catalogs, Brochures, Packaging, Calendars, Posters, Mailers, Presentation Folders, Stationery, Programs	4 Color Komori Ryobi Printing	Creative Marketing & Graphic Design, Certified Supplier Medical Printing, In-House Bindery	<b>Dave Robinson</b> President (951) 296-0300/296-0306 dave@robinsonprinting.com
5.	<b>Advanced Color Graphics</b> 245 York Pl. Claremont, CA 91711	4,000,000	19 1992	Commercial Sheet-Fed Printing, Brochures, Catalogs, Manuals, Packaging	640 Heidelberg CD with Coater 240 Heidelberg 102 ZP Perfectioner Heidelberg QM 46 Quickmaster	High Quality, Quick Turn, In-House Design, Electronic Pre-Press, Full Bindery	<b>Steve Thompson</b> Owner (909) 625-3381/625-2081 sthompson@acgonline.com
6.	<b>So Cal Commercial Printers</b> 4665 Vine St. Riverside, CA 92507	3,600,000	40 2001	Newspapers, Newsletters, Flexi-Books, Advertising Supplements, Periodicals	Web offset and UV, Goss 8 Units, 22 Units Tensor 4 Color Towers & Two 3 Color Towers, Back to Back 4 Color 16 Page 32 Tab & 64 Book Pages	Rotary Web, Printing, Tabloids, Flexis, Gloss Covers, Bindery, Delivery, Community Newspapers	<b>Pat McLemore</b> Plant Manager (951) 368-5528/787-7149 www.socalcommercialprinting.com
7.	<b>Ace Direct Co.</b> 948 Vella Rd. Palm Springs, CA 92264	3,500,000	30 1979	Commercial Printing, Digital Asset Management, Creative Design	Offset 5 Color & Aquedus Coating, Full Color Process, 5 Color Litho	In-Line Aqueous Coating, Conventional and Electronic Pre-Press, In-House Bindery, Direct Mailing Campaigns	<b>Mark Lawrence</b> Partners (760) 969-5500/969-5501 mlawrence@acedirect.com
8.	<b>Color Tech Printing &amp; Mailing</b> 370 Alabama St., Ste. A Redlands, CA 92373	2,000,000	13 1984	Mailing Service, Catalogs, Posters, Postcards, Brochures, Newsletters, Sales & Marketing Support Material	Komori's & Ryobi 2,4 & 5 Color	Mailing Services, Printing on Plastic & Agurous Coatings, Variable Data Letter	<b>Jim Nazario</b> GM (951)788-1500/788-2328 estimate@colortechprinting.com
9.	<b>Wirz &amp; Co. Printing, Inc.</b> 444 Colton Ave. Colton, CA 92324	1,788,725	17 1986	Commercial Printing	4, 2, and 1, Digital and Traditional, Minolta Digital	4 Color Brochures, Newsletters, Envelopes	<b>Charles Wirz</b> President (909) 825-6970/825-7169 fred@wirzco.com
10.	<b>Printing Resources</b> 893 West 9th St. Upland, CA 91786	1,500,000	10 1970	Business Cards, Specialty Advertising or Promotional Products	Heidelberg QM 46-2 Ryobi 3302 One, Two & Three Spot Colors (PMS)	Online Ordering System, Automatic Direct Mail Marketing Campaigns File Trans. Via Website,	<b>Scott Kenning</b> Owner/President (909) 981-5715/981-9396 nancy@printingresources.com
11.	<b>Printing &amp; Promotion Plus, Inc.</b> 930 S. Mt. Vernon Ave., Ste. 200 Colton, CA 92324	1,500,000	5 1984	Graphic Design, Offset Printing, High Volume Digital Copies, Brochures, Newsletters, Mailing House, Mailings, Binding	4 Color Ryobi-524 2 Color 3302	Graphic Design, Mailing, Online Printing	<b>Jon Melzer</b> CEO (909) 370-0860/824-2396 jon.melzer@printproplus.com
12.	<b>Performance Marketing</b> 1251 Pomona Rd., Ste. 101 Corona, CA 92587	1,222,244	4 1991	Commercial Printing Specialty Printing Promotion Printing	1-4 Colors Full Color Capability	Graphic Design & Creative Services, Promotional Program Management	<b>Natalie A. Young</b> President (951) 273-7390/273-7395 Natalie@performancepromo.com
13.	<b>Copies &amp; Ink</b> 10722 Arrow Rt., Ste. 102 Rancho Cucamonga, CA 91730	1,200,000	7 1966	Printed Marketing, Communications Materials, Business Marketing Collateral, Publications	2-5 Traditional Color, Digital Presses	4 Color Digital Printing, 5 Color Printing & Bindery, Direct Mail Social Integrated Campaigns	<b>William Alpert</b> President (909) 948-3553/948-3554 bill@copiesandink.com
14.	<b>Inland Color Graphics</b> 2054 Tandem Way Norco, CA 92860	1,200,000	5 1986	Full Color Printing, Photography, Photo Manipulation, Marketing Design	Heidelberg, Nexpress 4	High-end, Short Run, 4 Color Collateral, Variable Data-driven 4 Color, Digital & Conventional Photography	<b>Carl Vitolo</b> President (951) 278-0575/278-2775 carlv@icgcolor.com
15.	<b>Alphagraphics</b> 9077 9th St. Rancho Cucamonga, CA 91730	1,000,000	9 1985	Design, Copy, Business Printing	4 Color Zerex DOC240 Heidelberg	Design, One on One Marketing	<b>Tim Main</b> Owner (909) 989-8550/989-0400 tmain@alphagraphics.com
16.	<b>Sunwest Printing, Inc.</b> 390 N. H St. San Bernardino, CA 92410	900,000	11 1987	Brochures, Newsletters, Mailers, Banners	1-4 Color Heid,	Full Service Printing, Design, Full Bindery	<b>Nick Lopez &amp; John Lopez</b> Owners (909) 885-7599/889-7688 www.sunwestprint.com

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Copyright 2012 by IEBJ.

# The Prison Industry

## Part 2 of a 3 Part Series

By Randall G. Shelden, M.A, Ph.D, Senior Research Fellow, Center on Juvenile and Criminal Justice

### Reach Out and Touch Someone

The old telephone company ad that advised customers to “reach out and touch someone” has new meaning, since long-distance phone companies entered into the prison system in the 1970s. Such industry giants as AT&T, Bell South, Sprint, GTE (formerly General Telephone & Electronics Corporation) and MCI have found prisons to be an excellent market for long distance business. Indeed, this makes sense because inmates all over the country spend countless hours on the telephone talking with relatives. The Telecommunications Act of 1996 resulted in greater competition among telephone companies and prices began to decline – except for the prison system, which began to see a big rise in revenue. Prisons all over the country began to get a percentage of the revenues ranging from 10 to 55 percent. A survey by the American Correctional Association in 1995 showed, for instance, that New York was making \$15 million per year and California brought in \$9 million, with a total of \$100 million nationwide. By the year 2000 commission revenues went as high as 60 percent in New York. “At least 10 states were taking in \$10 million or more from prisoner calling, with California, New York, and the Federal Bureau of Prisons leading the pack with more than \$20 million in phone revenues each.” All of these profits have come as a result of the fact that for a prisoner to call home requires a collect call.

Part of the revenue comes from the charging of various connection fees, surcharges and per minute charges ranging from as high as 90 cents for local calls and \$2.25 for long-distance calls, with in some



Twin Towers Correctional Facility, Los Angeles

cases a 15-minute phone call costing \$20 or more. At one point MCI installed, for free, pay phones throughout the California prison system. They levied a \$3 surcharge for each phone call made, the cost of which is paid for by the prisoner’s relatives. MCI offered the California Department of Corrections 32 percent of the profits. AT&T had a clever ad that read (in upper case letters): “HOW HE GOT IN IS YOUR BUSINESS. HOW HE GETS OUT IS OURS.” The bulk of the costs to “reach out and touch” a loved one in prison has been borne mostly by low-income and minority people.

One writer succinctly summarized the effect of this business: The ultimate effect of profit-sharing and what amount to price-gouging arrangements in the prison phone sector has been a long-term trend toward excommunication, making contact between prisoners and family members on the outside more costly and therefore more difficult to maintain. But this goes directly against the findings of several decades of recidivism and community impact studies, some of which were used to justify the introduction of prison calling in the first place. Such studies have found a powerful predictor for reoffense is the failure to maintain family and community contact while under incarceration.

It is almost as if those in charge of this system actually want high recidivism rates, as this writer further suggests that “a reliable way of increasing the likelihood that prisoners will reoffend is to break all ties with the outside world and then place them back on the street years later, with little reentry

support, in a community to which they have become a stranger.”

This led to a great deal of controversy in California and elsewhere. An investigation by the *Los Angeles Times* found that phone charges benefited the state of California by about \$35 million a year as a result of an agreement with long-distance phone companies. Phone charges to relatives of those locked up in the California Youth Authority resulted in about \$85 million in revenue for the state in 2001. After several years of pressure, an agreement reached in January, 2001 lowered the charges by 25 percent. A three-year contract was signed with WorldCom and Verizon that cut rates for adult

*continued on page 32*

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# University of Redlands appoints Ralph W. Kunc1 as new president

A highly regarded educational leader and native of Southern California has been named the 11th president of the University of Redlands

The University of Redlands Board of Trustees met June 2 to receive the unanimous recommendation from the university’s presidential search committee, and then elected Dr. Ralph W. Kunc1 the 11th president of University of Redlands.

“I am honored and humbled to have been selected to serve as the next president of the University of Redlands,” Kunc1 said. “The University of Redlands is clearly a great team and it’s the chance of a lifetime to be selected to lead the university into an energetic future.” Dr. Kunc1, who is provost and executive vice president at the University of Rochester, also expressed his appreciation for his predecessor James R. Appleton who retires after 20-plus years as leader of the 4,700-student university in southern California.

“Dr. Jim Appleton leaves a superb legacy, guiding the university through many years of excellence and paving the way for future success,” Kunc1 said. In addition to his administrative role at Rochester, Dr. Kunc1 is professor of brain and cognitive sciences and neurology. He has led the expansion of multidisciplinary research and initiatives in diversity and leadership development.

“Ralph is a high-energy person and a very effective, principled leader, and along with a remarkable background and list of achievements, we found him to be a man who is motivated by service to others, and particularly with a mission of helping to build and improve a liberal arts and sciences college like Redlands,” said Carole Beswick, university trustee and chair of the presidential search committee.

“With the leadership of Ralph Kunc1 we look forward with great confidence to the possibilities for the future of the University of Redlands,” Board of Trustees Chairman Richard Fisher said.

Dr. Kunc1 grew up in the Eagle Rock area of Los Angeles, and received his AB degree at Occidental College. He earned his Ph.D. and M.D. degrees from the University of Chicago and completed postdoctoral fellowships at Johns Hopkins University before serving for 20 years as Professor of Neurology and Pathology at Johns Hopkins School of Medicine. He is married to Nancy Kunc1, a former businesswoman and now a hospice nurse. Dr. Kunc1’s first administrative appointment was as vice provost of Johns Hopkins University. He then served as provost at Bryn Mawr College, where he continued to pursue a balanced approach to education and research.

An internationally recognized expert and researcher in the field of neurology, Dr. Kunc1 was instrumental in the establishment of the Cal Ripken-Lou Gehrig Endowment for Neuromuscular Disease. Dr. Kunc1 has been very successful in securing grants and private gifts in support of his research and academic initiatives and has enjoyed mentoring students as well as faculty throughout his career.

As a national leader in higher education, Dr. Kunc1 served for many years on the National Executive Board of the Reinvention Center. He was an assembly representative for the Consortium on Financing Higher Education (COFHE) and currently serves on the Board of Directors of the Tuition Plan Consortium, sponsor of the Private College 529 Plan.

He is a long-time supporter of the fine arts and an accomplished musician, singing with the Baltimore Choral Arts Society for over 20 years and performing with the Eastman-Rochester Chorus.

Kunc1 will arrive at University *continued on page 33*

# 10 Tips for a Successful Cloud Computing Implementation

*By Curtis Paradzick, Vice President of Victor Resources*

Less equipment, fewer IT team members, continuous upgrades, and improved security. These are but a few of the many benefits included in the thousands of articles written about cloud computing. As with all technologies, however, whether it’s the right option for a given company is often a more complicated question.

First a definition: cloud computing is the provision of computing, networking and/or storage capabilities from a service provider to a group of users within an organization.

Cloud computing typically refers to one of three architectures:

- Software as a Service – In this architecture, a service provider offers application software available to users from a remote site.
- Platform as a Service – In a PaaS model, the service provider makes available not just application software, but also additional parts of the software “stack,” including the operating system, programming language execution environment, web server and database.
- Infrastructure as a Service – In this architecture, the service provider includes hardware as well as software on a pay-per-use model.

The benefits of cloud computing include the ability to offload small or significant portions of purchasing, managing and upgrading a data center. But to maximize these benefits, IT teams must think through in detail what exactly they are trying to accomplish and the actual versus cost/benefit of a cloud approach.

Below are 10 tips to consider when analyzing a potential move to a cloud infrastructure.

1. Know your business and its needs - It is important to identify the requirements of employees and identify in detail the business reason and purpose for the move to cloud computing.
2. Define the software and/or hardware desired to be in the cloud—It is best to start with a low-risk, back office (non-strategic) application before setting your sights on more critical functions.
3. Evaluate cloud service providers carefully—Test multiple cloud providers and ask to be set-up with trials, if this capability is not automatically offered on their websites.
4. Determine “true” costs - Cloud providers usually have subscription fees, configuration fees, Internet access fees, end-user support usage fees, and training fees. Ask about other costs that may not be so obvious such as incremental user fees.
5. Establish a cloud computing committee to assist with evaluation—Form a committee that includes representatives from all key functions within your company to ensure all “voices” are heard during the service provider selection process.
6. Study the SLA in great detail – The most important terms to focus on when reviewing SLAs include: availability and uptime, guarantees for system performance, security, data ownership and error resolution.
7. Drill down about security - Focus on questions such as where your data will be stored, who at the service provider might have access to it, what layers of security are in place, and how the remote connection is protected.
8. Ask about disaster recovery and business continuity—A primary benefit of cloud architecture is the ability for an organization to continue operations in the event of a natural or other type of disaster.
9. Check the quality and redun- *continued on page 35*

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# No More Redevelopment...What’s Next?

By *Larry J Kosmont, President & CEO of Kosmont Companies*

Successor Agencies have assumed control and will be responsible for the winding down of the activities and assets of former Redevelopment Agencies under the supervision of Oversight Boards, which are currently being assembled. Following audits by Counties and the State of previous redevelopment transactions and ongoing Successor Agency obligations, properties of the former Redevelopment Agencies will begin to come onto the market. Cities are now handicapped with respect to future economic development without the capacity for tax increment financing. New and relatively untried tools such as infrastructure financing districts and community-based economic development authorities will be explored and implemented as a replacement for redevelopment

ment, while existing tools, such as lease/lease-back financing and sales tax reimbursement agreements will concurrently be revisited. Several redevelopment legislation clean-up measures are underway to provide guidance and options to cities in California, but filling the void left by redevelopment will still be a formidable task.

### Where We Are

Redevelopment is dead, and effective Feb. 1, 2012 the dissolution process has begun. Though it is procedurally untried, the unwinding process is vaguely similar to certain aspects of private sector liquidation in that, by and large, the new decision-makers

(Oversight Boards) will act much like creditor committees, seeking to liquidate assets in order to share in the sale proceeds in addition to getting public agency-owned properties back on the tax rolls. Due to the unique and untested requirements and processes in AB1X 26, Successor Agencies (the cities that formerly had redevelopment properties) and private sector entities that took part in the program or may want to buy those properties are focused on several key questions going forward, regarding such issues as the next steps in redevelopment dissolution, the availability of properties going forward, the feasibility of redevelopment without tax-increment financ-

ing, replacement economic development tools, and potential redevelopment legislation clean-up.

### What s Next?

- Successor Agencies have already made the decision to remain in control of the redevelopment dissolution program. Almost every city in the state elected to become a Successor Agency to its redevelopment agency, enabling them to finish ongoing projects and dispose of assets with the express review and approval of Oversight Boards.
  - Seven-member Oversight Boards were formed over two months (deadline was May 1, 2012), to oversee the winding down of redevelopment assets and activities. For the most part, careful attention and emphasis
- continued on page 25*

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2.	<b>The Jones Agency</b> 303 N. Indian Canyon Dr. Palm Springs, CA 92262	\$2,000,000	10	1	1958 Palm Springs	Palm Springs Aerial Tramway, Canyon National Bank, Desert Regional Med. Center	Public Relations Media, Advertising	<b>Kyle Radke</b> Sr. V.P./General Manager (760) 325-1437/778-0320 kradke@jonesagency.com
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7.	<b>Publicity Unlimited</b> P.O. Box 724 Rancho Mirage, CA 92270	WND	1	1	1993 La Quinta	Andalusia at Coral Mountain, Contour Dermatology & Cosmetic Surgery Center, The Patio Place	Public Relations, Marketing	<b>Erika Z. Byrd</b> President (760) 776-9946/776-9956 erika@publicityunlimited.com
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Blue Shield of...

continued from pg. 1

Shield offered us. When Blue Shield canceled the original rate increase, the company refused to let us transfer back into our old, higher benefit policy. Then, Blue Shield raised the rate of our bare bones policy by 14.8 percent!” said Robert Martin of Gilroy, California, one of the Blue Shield customers representing other consumers in the class-action lawsuit. “It’s just plain unfair. Blue Shield is pushing families like mine with pre-existing health conditions out of their health plans – either into higher deductible coverage or into the ranks of the uninsured.”

Robert Martin and his family suffered triply as result of the Death Spiral: they were forced to switch to lesser coverage, were hit with a big rate increase for their new high deductible, lower-benefit policy, and were not allowed to switch back to their better coverage.

“Death Spirals are the result of insurers behaving at their worst,” said Jerry Flanagan, staff attorney for Consumer Watchdog. “Instead of providing coverage to loyal customers who have paid their premiums, Blue Shield pushes consumers into skimpier coverage or prices them out of care altogether when they are sick and need insurance the most.”

The lawsuit was filed in San Francisco Superior Court by the nonprofit consumer advocacy group Consumer Watchdog and the law firm of Whatley Kallas, LLC. Download the lawsuit at [www.consumerwatchdog.org/resources/martinvblueshield\\_conformed.pdf](http://www.consumerwatchdog.org/resources/martinvblueshield_conformed.pdf)

According to legislative records, it was Blue Shield’s own past business practices, resulting in Death Spirals for consumers, that spurred the Legislature to adopt the same 1993 law that Consumer Watchdog and Whatley Kallas, LLC now allege the company has violated.

The violations are taking place among certain insurance plans in the individual market that Blue Shield is closing down. California law requires that when health insurers close a policy, the insurer must either offer consumers new comparable coverage, or minimize rate increases on the closed policies.

Two regulatory agencies – the California Department of Managed Health Care (“DMHC”) and the California Department of Insurance (“CDI”) – oversee different segments of Blue Shield’s insurance business. In the lawsuit, Blue Shield is accused of illegally closing

eight policies regulated by the DMHC, and announcing it will close 23 policies regulated by the CDI on July 2, 2012 without offering consumers comparable policies or limiting rate increases as required by law.

Considered together the closures of the Blue Shield policies at the DMHC, and the impending closures at the CDI, demonstrate a broader scheme to illegally manipulate blocks of health insurance business, according to the lawsuit. See ([www.consumerwatchdog.org/images/blueshielddeathspiralscheme.pdf](http://www.consumerwatchdog.org/images/blueshielddeathspiralscheme.pdf)) to view a chart demonstrating

the alternating opening and closing of policies under the DMHC and CDI which, according to the lawsuit, were implemented in order to trap older and sicker consumers who are more likely to need health care services in closed or lower-benefit policies, while only new healthy consumers are offered open, higher-benefit coverage.

“Blue Shield is playing a shell game with our health,” said Deborah Goodwin of Santa Monica California, representing consumers enrolled in CDI-regulated Blue Shield policies in the lawsuit. “I have been fighting Blue Shield to get the care I need for a serious eye

condition and now I find out that Blue Shield is planning to close my policy, trap me in an illegal Death Spiral, and force me either to pay increased premiums for my closed coverage or into a bare-bones policy that does not provide the full coverage I need. Consumers like me are helpless and need the court to tell Blue Shield it has to abide by the law.”

Consumer Watchdog and Whatley Kallas, LLC settled a similar class action lawsuit last year targeting Blue Cross of California’s illegal Death Spiral practices. Read more about that lawsuit and settlement at :[www.consumerwatchdog.org/legal/court-approves-blue-cross-death-spiral-settlement](http://www.consumerwatchdog.org/legal/court-approves-blue-cross-death-spiral-settlement). Under the terms of that settlement, Blue Cross must both offer consumers in the closed policies access to comparable coverage and limit rate increases in the closed policies if consumers choose to remain enrolled in the older, closed policy.

“We successfully resolved a similar action with Blue Cross last year,” said Edith Kallas of Whatley Kallas, LLC. “We hope that Blue Shield will likewise recognize the significance of these issues to its members and address them on a timely basis.”

Consumer Watchdog is a nonpartisan consumer advocacy organization with offices in Washington, D.C. and Santa Monica, CA. The web is: [www.ConsumerWatchdog.org](http://www.ConsumerWatchdog.org)



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2.	Amvigor Staffing Services 1943 N. Campus Ave., Ste. B-158 Upland, CA 91786	2 2	WND 20	1988 Upland	Engineering, Administrative, Clerical, Light Industrial, IT, Scientific & Technical	Vijay Telkikar Director (909) 920-5037/920-5040 <a href="mailto:amvigor1@yahoo.com">amvigor1@yahoo.com</a>
3.	Princeton Corporate Consultants 420 W. Baseline Rd., Ste. C Claremont, CA 91711	1 6	\$2,300,000 N/A	1986 Encino	Medical Device/Pharmaceutical	Howard Tarlow President (909) 625-3007/621-0315 <a href="http://www.princetonconsultants.com">www.princetonconsultants.com</a>

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COMPUTER COLUMN

WWJD: What Would Jobs Do?

By J. Allen Leinberger

Among Steve Jobs’ achievements was the re-invention of the press conference. His use of the giant black screen, the slide presentation, the ability to suddenly have a 2-way conversation with Bill Gates, never failed to mesmerize. And let’s not forget his appearance in custom jeans, the black mock turtleneck pullover and the wire rim glasses. He even changed his venue, from a staring roll at the MacWorld Expos to his own staging at the WWDC (the WorldWide Developers Conference). Today, it is, as they say, often imitated, never duplicated.

Job’s trick was to wow the crowd with the visual and then hit them with content. From the iPad to the Mac Air to the OSX operating system and even, in

his failing days, the iPad, there were few corporate showmen like Steve Jobs.

It turns out then that those who follow appear to know the music but they just can’t sing the song. CNET and other websites reported on the 2012 event glumly. Jobs’ corporate replacement had bombed the last time by announcing, not the iPhone 5 that everyone anticipated, but the iPhone 4S, a kind of not-quite-there upgrade.

Now, after this year’s June conference, a similar so-so mood has been revealed. Again, no iPhone 5. And, unlike the Job’s shows—nothing else exciting. What were announced were a few changes in the notebook lineup, a promise of a new operating system (iOS6) for the iPhones and iPads, which

won’t be available till the fall and the price of the new OSX Mountain Lion system for the desktops. Much that has been anticipated has yet to materialize. For example, what is called Retina display, a high pixel density screen image will be available for just one top end MacBook Pro. Smaller MacBook Pros and the MacBook Air will have to wait.

There has been hope of a cheap, more competitively priced MacBook Air. Say \$799. No way. The MacBook Air remains at \$999. And of course, the huddled masses parked outside of the Apple Stores are still waiting for Apple TV, whatever that may entail. They continue to wait. There were other smaller items on the introduction list. Facebook will be an automatic

part of the iOS 6 systems when it comes out “in the fall.” And that insolent wench SIRI will get a few upgrades and invade the iPad as well, but not until iOS6 and then only for 3rd generation iPad owners.

What is missing, big time is the still awaited iPhone 5. The Chinese, who make them, keep leaking pictures. The Koreans seem to know all about them. But you cannot buy one for love or money. This is the second time the “5” was a no-show at WWDC.

One thing that we will have to adjust to is the new USB 3.0. This is supposed to be a good thing. Your flash drives and other external attachments should work even faster. Of course, you can’t have your cur-

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# SBA 504 Loans: The Best Real Estate Financing Tool for Business Owners

By Jacky Kim

The SBA (Small Business Administration) 504 Loan Program is a powerful economic development loan product that offers businesses the opportunity to own their own buildings, while boosting business growth and job creation. As of Feb. 15, 2012, \$50 billion in 504 loans has created over 2 million jobs. This program is a proven success and win-win-win-win for the businesses, the community, participating lenders, and the commercial real estate brokerage and development industries. Certified Development Companies are nonprofit organizations that facilitate the SBA 504 Loan Program, and are certified and regulated by the SBA. Certified Development Companies partner with participating lenders to provide up to 90% financing on an owner-user real estate transaction.

Certified Development Companies can help business owners throughout the entire loan process, and ensure that the process is streamlined, efficient, and painless for the business owner.

**How are the 504 loans structured?**

The SBA provides the 40% second mortgage of the total project costs, a participating lender provides a 50% first

mortgage of the project costs, and the business owner provides 10% of the project costs. For example, on a \$10 million purchase, the SBA provides \$4 million, the participating lender provides \$5 million, and the business owner injects \$1 million.

**Why should lenders participate in the 504 Loan Program?**

Lenders have first lien position, which minimizes their collateral and credit risk. Lenders can entertain larger projects, assist more customers by leveraging lending capacity, and gain new banking relationships.

**Why should commercial real estate brokers and developers know about the 504 Loan Program?**

An objective of the program is to help business owners make the change from renting to owning their own buildings. Conventional loan products can require up to 50% equity, which can discourage a business owner from purchasing a commercial property. Business owners often rely on their brokers to identify viable financing options.

**Other than real estate purchases, how can 504 funds be used?**

504 funds can be used for

the purchase of improvements, ground up construction or modernization of existing facilities, the purchase of long-term machinery, or the refinancing of existing conventional debt on a business’s existing property.

**What collateral is needed to secure the loan?**

Typically, the only collateral required is the property being financed.

**Who can qualify?**

Most for profit small- to medium-sized businesses are eligible, as long as the business occupies 51% or more of the property.

**What do you need to obtain a pre-qualification?**

The minimal information needed to obtain a pre-qualification are the last two years of personal and business tax returns, a year-to-date financial statement dated within the last 90 days, and a personal financial statement.

**What is the first step in obtaining an SBA 504 pre-qualification?**

Contact a local Certified Development Company, your real estate broker, your banking relationship manager, or the SBA department at your business bank.

**What other benefits are there in obtaining an SBA 504 loan?**

- Long-Term, Below-Market Fixed Rates; no balloon payments: rates are at historic lows
- Longer Loan Amortizations: amortizations range from 20-30 years
- Less impact on business cash flow: retain liquidity for working capital needs
- Stabilization of long term occupancy costs
- Ability to finance eligible closing and soft costs: retain more liquidity for working capital needs
- SBA fees are financed: retain even more liquidity for working capital needs
- Quick close: 30-45 day closings

The decision to purchase commercial property is one of the biggest decisions a business owner will make. The purchase of a property gives the business owner the flexibility to maximize tax benefits, a vehicle for retirement, and a secure home for their business.

*Jacky Kim is with BFC Funding. For more information, she can be reached at [jacky@bfcfunding.com](mailto:jacky@bfcfunding.com) or (213) 999-1481.*

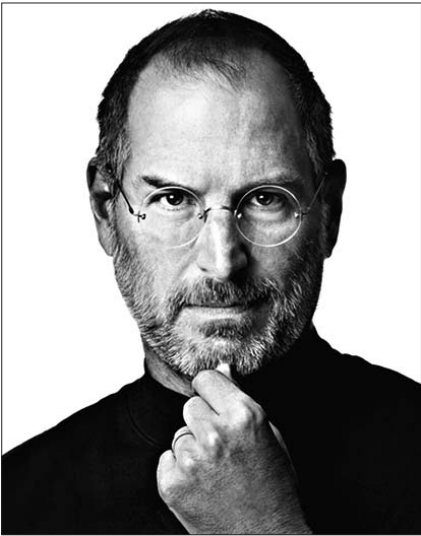
## WWJD: What...

*continued from pg. 16*

that you will continue to get a warning from your computer when you plug your iPod in. Not only will it constantly warn you that UPC 1 is not as fast as it could be loading your music unit. Now you will also get the same warning with UPS 2. You can avoid the flags by simply buying a new computer that comes with USB 3. One thing I don’t understand was the talk of something called Liquidmetal for the iPhone. It did not show up at WWDC and that’s just fine with me. Until I do some more research we will just have to believe that Liquidmetal is some science fiction stuff like Dirk Pitt used to raise the “Titanic.”

Still, Jobs should be proud of his iPhone. It continues to be the top selling smartphone, with the

rent units upgraded. The speed of a UPC drive is hard-wired in. This means



Steve Jobs

Androids right behind it and the Chinese HTC phones holding on.

One phone is in trouble—the Blackberry. Its parent company, Research in Motion is failing and critics expect it to be out of business by next year. Just over five years ago they were the premium smartphone company. Then the iPhone and the Android came onto the market and the Blackberry never could keep up.

In truth, you can’t blame Steve Jobs for that one. In fact, as I look back I realize that we can’t really blame Apple for letting us down. We’ve come to accept a world in which everything we had five years ago is gone. I recently listed in this column a number of things that quickly disappeared from our daily lives—watches, calendars, vinyl records, phone booths and more. Will it really matter if the next WWDC event again fails to come with world shaking lifestyle changes?



MOTIVATION IN BUSINESS

Six Ways to Motivate Top Talent in De-Motivating Times

By Brad Remillard

To retain your top talent it is absolutely critical to ensure they are motivated. In difficult times this is often not high on the priority list of managers or CEOs. Most people are working long hours and doing the job of two people, stress is at an all time high, fear of layoffs is a reality, salaries are frozen, pay cuts have been implemented and forget about any bonus. For many companies this is their current culture.

So how do you motivate your top talent to achieve the company's goals?

How do you keep them from contacting recruiters?

How do you keep them passionate about coming to work?

How do you keep them engaged day after day?

The answer to all of these is "culture." Even in difficult times top talent, by definition, will always rise to the occasion. They will always strive to be the best. If they don't, they aren't top talent. However,

even top talent can burn out, get frustrated, not see the light at the end of the tunnel or wonder if they are really contributing.

It is the role of all CEOs and managers to ensure these things don't happen. There seems to be a consistent theme as to what great managers do in difficult times to hold on to and even attract top talent.

The following are six areas managers must focus on to ensure they keep their top talent motivated:

**1) Companies must have a performance based culture.** Even in difficult times there must be clearly defined goals for the company. These goals must cascade down to your top talent. They must have quantifiable objectives that motivate them, so when reached, they feel a sense of accomplishment. Providing specific time based goals with achievable results clarifies exactly

what is expected of your people. Your best talent will embrace the goals and not stop until they reach the goal. Employee engagement is critical to retaining your best people.

**2) Dysfunctional culture.** This is probably the biggest reason top talent gets nervous and begins to think outside your company. Do you know your company's culture? Can you define it? Will your executive staff define it the same way? Will the in-the-trench worker bees define it the same way? If not, this is the time to begin working on it.

Then once the culture is well defined, do the behaviors match the culture? Do managers from the CEO on down demonstrate this culture day-to-day in how to deal with the employees, customers and vendors? You can't claim to have a culture of teamwork if the manager's idea of teamwork is, "As long as we do things my

way, without any questions, you can be on my team."

**3) Respect and appreciation.** This is probably the least expensive and least used method to motivate and retain top talent. Small things can make a big difference with top talent. Respecting their contributions, listening to them, including them in the decision-making process, asking for their thoughts and ideas all make them feel respected and appreciated. Consider building a culture that respects your top talent so they feel appreciated. Top talent does not want to be taken for granted.

**4) Consistent feedback.** This could be considered a subset of number three, but more formal. This includes regular and structured 1-on-1 feedback sessions. Not standing in the hallway conversations, but actually sitting down and focusing on them. Giving them feedback, encouraging them,

*continued on page 33*

Girls Only...

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We had a particularly fun time in one fine jewelry store trying on a 3.1 emerald cut diamond ring that retails for \$50,000. And all being dog lovers, we couldn't help but fall in love with Diggidy Dog...a dog and cat boutique that offers a colossal selection of collars, leashes, outfits and a canine/feline bakery showcasing a delicacy of treats that looked too good to be made with dehydrated liver meal. We even found a consignment store filled with high-end designer brands that was having a 40% sale (a favorite of one of my besties). But my favorite store was Ajne, the organic perfumery that supplied the essential oils that I had just selected for my facial treatment.

One of my best friends could smell the alluring scent of Ajne before we even caught sight of the storefront sign. It wasn't an overpowering scent but one that pulled us in like a bee drawn to flowers. We met Jane Hendler and her husband and co-owner, Rex Rombach, who both delighted us with their knowledge and expertise in blending essential oils. Every Ajne product is grown, distilled and hand blended at their organic farm, showroom or by their select group of growers. We each had our own custom scent created—a process involving questionnaires and numerous sniff tests. My blend was a unique combination of citrus and vanilla oils which Jane described as lemon frosting. It is delightful and all my own. I hope she doesn't share it with her celebrity clientele

the ever-loved Tiffany's to small shops selling beautiful estate jewelry such as Viau Estate Jewelry.

which includes Kate Beckinsale, Molly Sims, Debra Messing and Jessica Biel. If Pierce Brosnan or Rob Lowe want to wear it, I suppose it would be okay if they ask me in person first. Ajne also created a line "Furfume" for dogs. My best friend bought Tro DaBone for her yellow lab in the hope that the essential oil blend will provide a calming effect on her frisky canine friend. If it doesn't work, she likes the scent so much that she said she can wear it herself. The Ajne showroom is located on Mission Street (between Ocean and Seventh Avenue), but they also have a website that I will be visiting (you can order small samples online to test if unable to visit the showroom).

Between spa treatments, shopping and customizing fragrances, we also enjoyed the majestic views of Monterey and the surrounding area. Driving part of the 17-mile drive (the scenic road through Pacific Grove and Pebble Beach on the Monterey Peninsula) we made our way to the fire pits at Roy's Restaurant in Pebble Beach. It took us some time to find the location as Lola, our GPS navigator, was even confused and let us down. But we finally arrived and had plenty of time to sip our chilled Chardonnay and enjoy watching the sun sink into the Pacific. Another great location to enjoy the view is the Hyatt Carmel Highlands. The hotel is perched on the cliff and offers stunning views of the Big Sur coastline. We had the most scrumptious lunch of abalone, a delicacy prepared by Executive Chef Matt Bolton, as we drank in the views of the coastline. The hotel would be a special treat if staying with

*continued on page 33*



# Recycle, Reduce, Reuse, Rebuild!

Donate



Volunteer

Shop **ReStore**



The ReStore is a discount home improvement center, open to the public, that sells new and used building materials and furniture. All items sold at the ReStore are donated by local businesses and residents. All proceeds are used in funding the construction of Habitat homes.

For delivery or pick-ups call  
909.399.0202

Visit the ReStore today at  
4609 Holt Blvd. Montclair, CA 91763  
Open: Tuesday—Friday; 10 am—6 pm  
Saturday; 9 am—5 pm





High Desert Real Estate Market Data By City - 4th Quarter 2011						
	Adelanto	Apple Valley	Barstow	Hesperia	Victorville with SCLA	High Desert
Office						
Ending Inventory (SF)	142,905	1,030,097	587,569	1,064,164	2,628,496	5,453,231
Vacant Space (SF)	-	62,520	48,806	46,549	189,355	347,230
Vacancy Rate	0.0%	6.1%	8.3%	4.4%	7.2% <sup>✓</sup>	6.4%
Net Absorption Last 4 Quarters	500	14,096	(28,851)	(8,963)	14,321	(8,897)
Net Absorption Prior 4 Quarters	1,000	31,847	11,918	32,457	57,709	134,931
Under Construction (4th Qtr. 2011)	0	25,332	0	0	0	25,332
Retail						
Ending Inventory (SF)	235,718	2,995,220	2,783,375	2,746,390	6,839,562	15,600,265
Vacant Space (SF)	11,802	325,489	231,725	180,015	602,990	1,352,021
Vacancy Rate	5.0%	10.9%	8.3%	6.6%	8.8% <sup>✓</sup>	8.7%
Net Absorption Last 4 Quarters	2,092	(150,247)	1,960	48,964	30,446	(66,785)
Net Absorption Prior 4 Quarters	14,987	121,080	4,485	43,263	77,856	261,671
Under Construction (3rd Qtr. 2011)	0	0	0	0	0	0
Industrial						
Ending Inventory (SF)	3,446,243	2,778,201	1,440,046	4,560,895	8,217,833	20,443,218
Vacant Space (SF)	305,115	71,170	309,528	305,560	249,222	1,240,595
Vacancy Rate	8.9%	2.6%	21.5%	6.7%	3.0% <sup>✓</sup>	6.1%
Net Absorption Last 4 Quarters	(120,213)	30,515	(64,454)	78,896	1,053,064	977,808
Net Absorption Prior 4 Quarters	(2,942)	(16,670)	70,480	(88,756)	1,013,432	975,544
Under Construction (3rd Qtr. 2011)	-	-	-	49,622	-	49,622
Based on Information Obtained from Costar						

# Snapshot of the Commercial and Industrial Real Estate Markets in The High Desert

By Ronald J. Barbieri, Ph.D. and CPA

**Office Market**  
As of the end of 2011, the High Desert had almost 5.5 million SF of office space. The net absorption for 2011 was negative 8,900 SF compared to the 135,000 SF absorbed in 2010. The vacancy level at the end of last year was 347,000 SF or 6.4% of the total inventory. The increase in the vacancy rate was mostly due to the delivery of 62,000 SF of office space in the second half of last year. Most of the increase in office space demand over the last two *continued on page 27*

## Advertising Agencies In the Inland Empire

*continued from page 39* *Listed Alphabetically*

Agency Address City/Zip	\$ Cptlzd. Bllng (IE) \$ Cptlzd. Bllng (Total) \$ Gross Income (Fiscal Year 2011)	% Print % Broadcast % Other	Top 3 Clients	# of Employees/Offices Inland Empire Companywide	Yr. Est. in IE Hdqtrs. Parent Co.	Creative Director Title Phone/Fax E-Mail Address	Top Local Exec. Title Phone/Fax E-Mail Address
17. <b>RKR Media Associates, Inc.</b> 43176 Business Park Dr., Ste. 108 Temecula, CA 92390	\$2,400,000 WND \$2,400,000	35 40 25	Toyota of Temecula Mt. Jan Jacinto College LaMaster Fine Jewelry	8/1 n/a	2001 Murrieta	Jacob Meyers Creative Director (951) 694-4480/694-4757 jacob@rkrmedia.com	<b>Judy Zulfiqar</b> President (951) 694-4480/694-4757 judy@rkrmedia.com
18. <b>Winter Advertising Agency</b> 31217 Pauba Rd., Ste. 201 Temecula, CA 92592	WND	80 0 20	County of Riverside, City of Ontario, County of S.B.	3/1	1995 Temecula	<b>Mary Winter</b> Owner/Designer (951) 693-4800/693-4803 mary@winteradagency.com	<b>Mary Winter</b> Owner/Designer (951) 693-4800/693-4803 mary@winteradagency.com

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## SBA Lenders Serving the Inland Empire

*continued from page. 5* *Ranked by loans funded (\$ Amount) (Riverside & San Bernardino Counties)* *continued on page. 25*

	Company Name Address City, State, Zip	SBA Loans Funded 05/11-04/12 (\$ Amount)*	Number of SBA Loans Funded 5/11-04/12	Types of Loans Offered: 7A 504 Contract Loan Prg.	Types SBA Loans Funded: Intl. Loans Programs Seas'l. Line of Cred. Small Loan Programs	Number of Offices: Inland Empire Companywide	Top Local Executive Title Phone/Fax E-Mail Address
8.	<b>AMPAC Tri-State CDC, Inc.</b> 225 W. Hospitality Ln. San Bernardino, CA 92408	\$9,645,000	14	No Yes No	No Yes No	1 1	<b>Hilda Kennedy</b> Founder/Executive Director (909) 915-1706/387-0810 www.tristatecdl.com
9.	<b>Security Bank of California</b> 3403 Tenth St., Ste. 100 Riverside, CA 92501	\$7,980,000	13	Yes Yes Yes	No No Yes	4 4	<b>James Robenson</b> Chairman 951-368-BANK info@securitybankca.com
10.	<b>Dotular Community Bank</b> 888 Disneyland Dr. Anaheim, CA 92802	\$6,806,200	29	Yes Yes No			<b>Lydia Fiscorondo</b> VP Western Regional Sales Mgr. (714) 864-5057/864-5103
11.	<b>CIT, Small Business Lending</b> 7755 Center Ave., Ste. 1100 Huntington Beach, CA 92647	\$3,044,000	7	Yes Yes No	No No No	0 50	<b>Julie Johnson</b> Regional Acct. Manager (714) 842-2380/375-5761 julie.johnson@cit.com
12.	<b>First California Bank</b> 218 E. State St. Redlands, CA 92373	\$2,792,200	4	Yes Yes Yes	No No Yes	3 21	<b>Cg Kum</b> CEO (909) 798-3611/335-2363 www.fcbank.com
13.	<b>Inland Community Bank</b> 255 S. Riverside Ave. Rialto, CA 92376	\$2,620,000	4	Yes Yes Yes	No No No	2 5	<b>Jim Cooper</b> President/CEO (909) 481-8706 jcooper@icbbank.com

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# Financing your Business with the SBA’s Help

*By Doug Dare, Public Information Officer, U.S. Small Business Administration*

Perhaps no activity in starting up a new businesses or in laying plans for growth of an existing business will have as much impact on your prospects for success over the long run than ensuring adequate financing.

How do you go about financing your enterprise? The U.S. Small Business Administration recommends developing a proposal, including a business plan, and paying a visit to a commercial lender with whom you’ve done business in the past, a place where you are a known quantity. If that lender will make a loan to finance your proposal, then you don’t need the SBA.

But if that lender declines, or tells you that it can make the loan only if you can line up a guarantor, then the SBA’s 7(a) loan program may be the answer for you.

The 7(a) program is the

most basic type of loan the SBA offers to small businesses. In fact, to be precise, it is not a loan per se, but a guaranty that the SBA provides participant lenders, thus making it easier for them to make small business loans they otherwise wouldn’t touch.

Under the concept, businesses apply to a commercial lender for a loan. The lender, using its own criteria, decides whether to make the loan on its own or whether the application has some weaknesses which would call for an SBA guaranty. Most often, the weakness is a problem with insufficient collateral, or the inability to afford repayments for the shorter term loans that lenders prefer. If the lender decides that it would rather not take the risk alone, it turns to an SBA 7(a) loan guaranty.

The SBA’s guaranty assures the lender that if the borrower

does not repay the loan, the federal government will reimburse the lender, up to the percentage guaranteed by the SBA. All businesses that are considered for financing under SBA’s 7(a) loan program must meet SBA size standards, be for-profit, not already have the internal resources (business or personal) to provide the financing, and be able to demonstrate sufficient cash flow to meet all of its monthly obligations, plus a monthly loan payment.

Remember, the SBA guarantees the loan, but the borrowers are obligated for the full amount due. Also, you have to be of good character and be able to provide a reasonable collateral or owner participation.

Most small business don’t need a whole lot of money to start or to expand, but they do need good repayment conditions, namely, longer terms and

low interest rates. The 7(a) loan program provides both.

The 7(a) loan program has a maximum loan amount of \$5 million with a guaranty of 75 percent. The lower the amount you need, the higher the guaranty can go, up to 85 percent on loans of \$150,000 or less.

The SBA encourages longer terms, but actual loan maturities are based on the purpose of the loan and the useful life of the assets financed. In general, though, 7(a) loan maturities can go from seven years for working capital, to a maximum of 25 years for land and buildings, or debt refinancing.

Finally, interest rates are negotiated between the borrower and the lender. However, since interest rates can be an important factor in the repayment ability of borrowers, the SBA has established limits that vary according to the size and maturity of the loan.

## CORPORATE PROFILE

### LaSalle Physician-Founder Honored by CDC Dr. Albert Arteaga is California’s First-Ever CDC Childhood Immunization Champion

Dr. Albert Arteaga, president and founder of LaSalle Medical Associates, is California’s first-ever CDC Childhood Immunization Champion and one of only 39 across the country receiving the prestigious honor.

The award given by the U.S. Centers for Disease Control and Prevention (CDC) recognizes advocates who work to make sure children are protected by immunizations. Nominations for the award are open to one individual from each state. Already, LaSalle’s clinics boast a 91 percent influenza immunization coverage rate among its staff and medical associates, which serves as an example for its patients.

“We are seeing the results of three years of work coming to

fruition,” says Arteaga on his honor as a CDC Immunization Champion. “To me, as a pediatrician, this is like the good housekeeping seal of approval. On an emotional level, it’s like winning the battle of Cinco de Mayo, Bunker Hill and the World Cup all at the last minute.”

In recent years, Dr. Arteaga and his staff have increased childhood immunizations rates among their patients. Highlighting this success is a pilot project created a few years ago in which each LaSalle clinic staff collected, sorted and organized data identifying pediatric patients in need of updates to their childhood immunization charts. Parents of those children were called and asked to bring them in for their immunizations,

Dr. Arteaga says.

This pilot project is now a permanent part of LaSalle’s culture and routine, Arteaga says.

“As pediatricians, we strive for 100 percent immunizations of pediatric patients and, while that’s probably a utopian objective, our goal is to get as close as to that 100 percent as we can. And, friendly reminders can only go so far, which is a reason we needed a better approach,” says Dr. Arteaga. “This CDC recognition is the fruit of two to three years of intense labor on part of myself and staff.”

While the number of children receiving vaccinations in pediatric offices is high, the percentage of those children whose vaccinations are up to date may not be, says Dr. Arteaga. This statistic is in no way a reflection

of a possible deficiency in services as the onus is on the parents to ensure their children are up to date on their vaccines. LaSalle’s goal is to ensure each pediatric patient’s immunization chart is updated.

“Friendly reminders can only go so far, which is a reason we needed a better approach to reach parents. The CDC recognition is a reflection of our work to reach parents,” Dr. Arteaga says. “From a pediatric standpoint, this honor has major impact because unlike, let’s say surgeons whose mark of excellence is based on surgery outcomes, a pediatrician’s performance is marked by how much we do in pediatrics. Ensuring our patients timely immunizations is a big component of our jobs and

*continued on page 24*



# Largest Credit Unions in the Inland Empire

Ranked by Total Assets

	Name of Credit Union Address City, State, Zip	Assets \$	Capital \$	Capital Ratio % (mils)	2011 YTD Income \$	Star Rating 7/30/2012	Key Executive Title Phone/Fax E-Mail Address
1.	<b>Schoolsfirst Federal Credit Union</b> 1209 University Ave. Riverside, CA 92507	8,294,356,000	775,299,000	10.98	6,113,000	*****	<b>Mike Faulwell</b> President (951) 680-1998/787-6699 www.schoolsfirstfcu.org
2.	<b>Altura Credit Union</b> 2847 Campus Parkway Riverside, CA 92507	881,053,000	52,983,000	9.23	-4,550,000	***	<b>Gerry Agnes</b> President (888) 883-7228
3.	<b>Arrowhead Credit Union</b> PO BOX 735 San Bernardino, CA 92320	875,696,000	24,816,000	9.03	2,592,000	***	<b>Steve Becker</b> President/CEO (909) 379-6522/379-6996 www.arrowheadcu.org
4.	<b>USA Federal Credit Union</b> 9999 Willow Creek Rd. San Diego, CA 92131	666,705,000	36,860,000	5.520	-8,248,000	*	<b>Toni Clark</b> CEO (800) 220-1872/(858) 831-8192 services@usafed.org
5.	<b>Visterra Credit Union</b> PO BOX 9500 Moreno Valley, CA 92552-9500	387,284,000	18,197,000	8.87	-7,023,000	***	<b>Robert Cameron</b> President/CEO (951) 656-4411/697-8024 bcameron@visterracu.org
6.	<b>Alta Vista Credit Union</b> 444 S. Waterman Ave. San Bernardino, CA 92408	144,571,000	10,770,000	9.63	-36,000	***	<b>Larry Palochik</b> President/CEO (909) 382-7900/382-7985 www.altavistacu.org
7.	<b>Chaffey Federal Credit Union</b> 410 N. Lemon Ave. Ontario, CA 91764	100,581,000	8,333,000	8.80	106,000,000	***	<b>Catherine M. Randazzo</b> President/CEO (909) 986-4552/986-3844 cathyr@chaffey.com
8.	<b>Members’ Own Federal Credit Union</b> 14250 7th St. Victorville, CA 92395	85,259,000	-038,000	-0.040	-5,429,000	*	<b>Mendy Daughert</b> Manager (760) 245-0401/245-6714 mendyd@membersown.org
9.	<b>Ontario Montclair Schools Federal Credit Union</b> 1520 N. Palmetto Ave. Ontario, CA 91762	82,713,000	7,487,000	10.34	69,000	*****	<b>Robert Hamm</b> President/CEO (909) 983-1959/988-5130 rhamm@omsefcu.org
10.	<b>United Methodist Federal Credit Union</b> 5405 E. Arrow Highway, Ste. 104 Montclair, CA 91763	76,235,000	5,225,000	7.07	159,000	***	<b>Ramon Noperi</b> President/CEO (909) 946-4096/981-7055 memberservices@umfcu.org
11.	<b>La Loma Federal Credit Union</b> PO BOX 1097 Loma Linda, CA 92354	67,982,000	4,046,000	6.39	-58,000	***	<b>Garey Nelson</b> President/CEO (909) 796-0206/796-2233 www.llfcu.org
12.	<b>San Bernardino School Employees Federal</b> 2441 N. Sierra Way San Bernardino, CA 92405	61,840,000	8,362,000	14.59	97,000	*****	<b>Debbie Barrera</b> CEO (909) 882-2911/881-4162
13.	<b>Bourns Employees Federal Credit Union</b> 1200 Columbia Ave. Riverside, CA 92507	49,237,000	5,666,000	13.07	223,000	**	<b>Elizabeth L. Lipke</b> Manager/CEO (951) 781-5600/781-5452 befcu@bourns.com
14.	<b>Inland Empire Credit Union</b> 435 W. Mission Blvd., Ste. 100 Pomona, CA 91766	40,557,000	4,238,000	11.96	-78,000	***	<b>Rick Hoffman, CPA</b> President/CEO (909) 865-2655/469-1095 rhoffman@inlandempirecu.org
15.	<b>Inland Valley Federal Credit Union</b> 9389 Cherry Ave. Fontana, CA 92334	40,048,000	2,833,000	9.29	21,000	***	<b>Charles J. Papenfus</b> Manager/CEO (909) 822-1810/357-3005 info@ivfcu.org
16.	<b>1st Valley Credit Union</b> 401 West 2nd St. San Bernardino, CA 92401	35,823,000	4,213,000	12.31	-16,000	*****	<b>Gregg Stockdale</b> President/CEO (909) 889-0838/889-7973 gregg@1stvalleycu.com
17.	<b>Desert Valleys Credit Union</b> PO BOX 367 Ridgecrest, CA 93556	20,385,000	1,075,000	6.48	39,000	***	<b>Erik Bruen</b> CEO (760) 446-3500/446-6904
18.	<b>Rafe Federal Credit Union</b> 6876 Magnolia Ave. Riverside, CA 92506	17,305,000	1,135,000	10.03	6,000	***	<b>Bonnie Wann</b> CEO (951) 682-1559/682-4252
19.	<b>Fontana Federal Credit Union</b> 17235 Arrow Blvd. Fontana, CA 92335	10,439,000	1,176,000	11.95	12,000	*****	<b>Judy Hodson</b> Manager (909) 822-4487/822-2035 www.fontanafcuglobal.net
20.	<b>Printing and Publishing Credit Union</b> P.O. Box 1505 Riverside, CA 92502	7,807,000	323,000	4.130	-311,000	*	<b>Susan Conjuarski</b> CEO (951) 781-0981/781-6225

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Executive Notes...

continued from pg. 4

great addition to our senior leadership team”

“David brings over 20 years of experience in commercial banking and has recruited, developed and led banking teams at two successful independent banks. He is an outstanding leader who will be a

great addition to our senior leadership team,” stated Chris Myers, president and CEO.

Plourde began his banking career at City National Bank in 1990 with a focus on commercial and middle-market business banking. In 1994, David was hired by 1st Business Bank as a relationship manager and was promoted to senior vice president and team leader and even-

tually regional vice president during his 12 years with the bank. In 2006, David assisted in the formation of 1st Enterprise Bank as a senior vice president and was later promoted to executive vice president and head of commercial banking.

**Security Bank of California’s James A. Robinson Honored by Cal**

State San Bernardino

Security Bank of California Chairman and CEO James A. Robinson has been named the Arrowhead Distinguished Executive Officer for 2012 by California State University, San Bernardino’s College of Business and Administration.

“James Robinson continues to make a difference within the community served by Security Bank,” said Lawrence Rose, dean of the college. “His career path is one which we would encourage our students to follow—personally and professionally.”

Security First National Bank later became Security Pacific National Bank and was acquired by Bank of America in 1992. During his 31-year tenure there, Robinson worked his way up the executive ranks to executive vice president in charge of commercial and agriculture lending from Sacramento to El Centro. In 1992 he joined Riverside National Bank as president and chief executive officer, which later was acquired by City National Bank.

In 2005 he led a group of investors to establish Security Bank of California as a community business bank. The bank has grown to 65 employees at five locations. Security Bank, which has a 5-star Bauer rating, is the 105th largest bank in California and was recognized by the Findley Companies as a Premier Performing Bank for 2011.

Despite its relatively small size, Security Bank has made a difference in Inland area communities. The bank has been a donor to CSUSB and its business college—primarily through the college’s Business Alliance. Robinson made a pledge in 2008 to establish a scholarship endowment for business and public administration students.

Robinson and his wife, Barbara, who is also a banker, were honored in 1999 as fellows by the A. Gary Anderson Graduate School of Management at UC Riverside.

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When you team with Union Bank,® you’ll experience the strength of a powerful financial partner working on your behalf. Through our relationship with Mitsubishi UFJ Financial Group, we can seamlessly deliver the global resources you need to access financing, mitigate risk and manage your working capital. And you’ll receive the insight and guidance of local experts in over 40 countries. That’s the benefit of a bank immersed in your business.

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Regional Vice President  
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Commercial Treasury Services:

Gail Ives  
Senior Vice President  
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Jonathan Holmes  
Senior Vice President  
949-553-4341

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**Pacific Premier...** An aggregate of 504,837 shares were repurchased under that program.  
*continued from pg. 1*

Steven R. Gardner, president and chief executive officer stated, “We believe that the current market price of the Company’s stock does not accurately reflect our franchise value. Our strong capital levels and solid operating results provide us the flexibility to repurchase shares, which is an efficient way to deploy capital, as the current share price is at a discount to tangible book value.”

Under the stock repurchase program, shares of common stock may be repurchased by the Company from time to time in open market transactions or in privately negotiated transactions as permitted under applicable rules and regulations. Repurchases may be conducted, suspended, or terminated at any time without notice. The extent to which the Company repurchases its shares and the timing of such repurchases will depend upon market conditions and other considerations as may be considered in the Company’s sole discretion.

*Note: Pacific Premier Bank provides business and consumer banking products to customers in Palm Desert, Palm Springs and San Bernardino.*

**LaSalle...** a mark of excellence.”  
*continued from pg. 21* The CDC Childhood Immunization Champion Award is given jointly by the CDC and the CDC Foundation. It is given annually to individuals who are doing an exemplary job or going above and beyond to promote or foster childhood immunizations in their communities.

Individuals were selected for the honor based on the following criteria:

- Has provided community leadership on immunization issues and collaborated with others to build support for and increase immunization rates of infants and young children.
- Has used creative and/or innovative strategies to promote infant and young child immunization and meet unique immunization challenges within their community, state or region, including, for example, reaching hard-to-reach or under-immunized populations.
- Has been a visible immunization champion in a community and/or medical system by acting as a spokesperson, advocate, and/or educator.
- Has been an advocate for immunization policy advancements.

This year’s nominations were submitted directly to state immunization programs. Managers of those programs reviewed and evaluated nominees and then made a recommendation to the CDC.

In his nomination letter, Dr. Arteaga’s accomplishments noted several community collaborations and outreach efforts to build support for increasing childhood vaccination rates as well as promoting vaccines for various common communicable viruses, such as the seasonal flu. An example is a 2011 partnership with the Inland Empire African American Chamber of Commerce, where Dr. Arteaga co-sponsored a series of Public Service Announcements (PSA) on local radio stations promoting the flu vaccine. Messages were delivered in English and in Spanish.

In addition, and as a member of the Inland Empire Health Plan (IEHP) Provider Advisory Council, Dr. Arteaga promotes utilizing provider reimbursements as an incentive to increase immunization rates of its members through the Healthy Families Program. Dr. Arteaga is also diligent in clarifying or dispelling common misinformation associated with childhood

*continued on page 43*

**Two Weeks for...** tive process: SB 1039 moves the Governor's tax initiative up to the top of the ballot even though the Governor’s initiative qualified tenth. This would separate the Governor’s tax initiative from competing tax proposals. In addition, if the Governor's tax initiative fails, the trigger cuts - 99 percent of which are aimed at education - would still be pulled, even if the other major tax increase initiative which sends money directly to schools passes.  
*continued from pg. 3*

- Makes it easier for dangerous felons to be let out of jail early: The Governor’s public safety realignment scheme is worsened by reducing parolee accountability. In addition, the majority-vote budget paves the way for early release by ending the practice of bail monitoring. Many female inmates will likely be granted early release and felons caught carrying a hidden explosive device will no longer serve their sentence in state prison. The proposal also shortchanges public safety realignment funding for non-urban counties, in order to give more money to urban areas. Instead of allocating funding based on the costs to house state inmates in county jails, this bill will prioritize funding for counties that focus on diversion programs. Sheriffs in the counties that lose funding will have no choice but to grant early release.

- Protects public employee unions: The proposal requires public employees do work that is currently being done by private employees including preventing the University of California from contracting out with private firms and rejects Governor Brown's pension reform plan.

- Relies on Passage of an \$8.5 billion tax increase would hurt small businesses: The Democrat budget relies on voter approval of an \$8.5 billion tax increase that is far from certain. It would raise California's highest personal income tax rate by up to 30%, which if enacted would be 21% higher than the next nearest state, raising concerns about California’s ability to compete for high-paying jobs. Two-thirds of businesses—more than 2.7 million small business owners—file their taxes under the personal income tax system, and could be affected by this tax hike.

**CSUSB to add...** Anthony, Cal State San Bernardino President Al Karnig and others commemorated the agreement between the publication and campus Friday during a luncheon at New York Grill restaurant.  
*continued from pg. 1*

The Inland Empire Business Journal is a monthly that has published since 1988. The journal’s offices are in Ontario, but Anthony said the city had less name recognition around Greater Los Angeles than it does today.

“If you said to people, and I’m not making a joke, ‘I’m working in Ontario,’ they thought it was very cold and very far away and they wondered how you could travel back and forth to Canada,” he told the day’s gathering.

Anthony also regaled his guests with tales of internship at the *New York Daily Mirror* under famed columnist Walter Winchell, and peppered friends and family with jokes and anecdotes accumulated over decades. The publisher’s speech seemed like a retirement speech, but it was not.

Anthony, who will turn 73 in July, said in an interview that he will reduce his role at the Business Journal as he prepares for a possible kidney transplant, but has no intention of quitting.

“I can assure you I have no intention of retiring. Every friend I have who has retired has died within three years. I plan to drop dead on the job,” he said. “I want to continue to work and have fun and enjoy people,” he said.

No More...

continued from pg. 14

is being put into the selection of board members, as these are the individuals who will decide what happens to former agency assets (though decisions can be appealed to the State Department of Finance and/or State Controller’s Office). Oversight board members are appointed by county board of supervisors (two), the city mayor (one), the largest special district by property tax share within the jurisdiction of the former agency (one), county superintendent of education (one), Chancellor of the California Community Colleges (one), and one member representing employees of the former agency.

• Successor Agencies have adopted their Enforceable Obligation Payment Schedules ( EOPS ) in January 2012. Audits and reviews of former agency transactions are now underway by the Department of Finance and the county auditor-controllers to scrutinize the EOPS and Recognized Obligation Payment Schedules (ROPS ) and importantly, to set up the liquidation of former agency assets, including notes and properties.

Will Properties Become Available? If So, When?

Properties will become available. Timing is unclear. The Successor Agency EOPS must be ratified by the county auditor-controller, State Controller s Office, and Department of Finance. The primary assets referenced on EOPS require ongoing payments (e.g. bond payments). Concurrently, real estate assets are being placed on lists by Successor Agencies to be disposed of expeditiously and in a manner aimed at maximizing value subject to the direction of the Oversight Boards as outlined in AB1X 26. Successor Agencies are currently evaluating preferred methods of disposition, initiating assessments of value, and formulating strategies to be recommended to Oversight Boards, once they are formed.

Can Cities Accomplish Economic Development Without Tax Increment Financing ( TIF )?

Terminating redevelopment essentially eliminated TIF in California. As a result cities have lost their primary leverageble revenue source for economic development projects. California is now one of only two states in the nation without some form of this valuable financing instrument. TIF enables public agencies cities to freeze property and other tax revenues, such that additional increment can become available to match or enhance private sector equity/debt investment. Without this tool, California cities are limited in ways to assist public-private projects and pay for infrastructure.

New & Untried Economic Development Tools

In the next year, there will be a prevalent debate about which tools should be authorized as a replacement for redevelopment. Most alternatives will involve the reintroduction of tax- increment at some level:

• Infrastructure Financing Districts ( IFD ), which divert property tax revenues for public infrastructure improvement projects (highways, transit, water, sewer, parks, etc.). The current IFD statute requires approval by all effected taxing authorities and a vote by all constituent parties. As such, the process is too cumbersome and not workable.

• Community-Based Economic Development Authorities Some charter cities have had such authorities in place, such as the City of Placentia (a Kosmont client), where the Industrial Commercial Development Authority was established in 1982. The City of Alhambra is a charter city that is leading the way by adopting an economic development ordinance that empowers the City to acquire or lease property, provide for site preparation work, accept financial assistance from public and private sources, provide financial assistance to projects, issue

continued on page 29

SBA Lenders Serving the Inland Empire

continued from page. 20

Ranked by loans funded (\$ Amount) (Riverside & San Bernardino Counties)

continued on page. 27

	Company Name Address City, State, Zip	SBA Loans Funded 05/11-04/12 (\$ Amount)*	Number of SBA Loans Funded 5/11-04/12	Types of Loans Offered: 7A 504 Contract Loan Prg.	Types SBA Loans Funded: Intl. Loans Programs Seas'l. Line of Cred. Small Loan Programs	Number of Offices: Inland Empire Companywide	Top Local Executive Title Phone/Fax E-Mail Address
14.	Southland Economic Devel Corp. 400 N. Tustin Ave., Ste. 125 Santa Ana, CA 92705	\$2,488,000	6	No Yes No	No No No	0 2	Matthew Davis President (714) 647-1143/(714) 868-0003 mdavis@southlandedc.com
15.	Community Bank 1041 W. Badillo St., Ste. 115 Covina, CA 91722	\$2,345,000	6	Yes Yes Yes	Yes Yes Yes	5 13	Deborah G. Gallagher Senior V.P./Manager (626) 568-2008/732-1339 dgallagher@cbank.com
16.	Pacific Western Bank 900 Canterbury Pl., Ste. 300 Escondido, CA 92025	\$2,289,300	4	Yes Yes No	No No No	8 7	Tabatha Steinburg Branch Manager (760) 432-1350/432-1359
17.	California Bank & Trust 102 N. Yale Ave. Claremont, CA 91711	\$2,089,000	18	Yes Yes No	Yes Yes Yes	6 93	Andre Ellis V.P./Manager (909) 624-9091/625-2982 ellisa@calbt.com
18.	Wilshire State Bank 3200 Wilshire Blvd., Ste. 510 Los Angeles, CA 90010	\$1,937,500	8	WND	WND	2 20	Anna Chung Exec. VP, SBA Dept. Manager (213) 637-9742/637-2767
19.	Citibank NA 320 N. Harbor Blvd., Ste. A Fullerton, CA 92832	\$1,885,000	7	Yes Yes No	No No No	62 397	Michelle Doke Senior Credit Officer (626) 283-3510/(714) 525-9967 rudycabadas@citi.com
20.	BBVA Bancomer USA 24010 Sunnymead Blvd. Moreno Valley, CA 92553	\$1,634,000	4	Yes Yes No	No No Yes	6 31	Manuel Orozco President/CEO (951) 242-1959/242-3324
21.	Rabobank NA 74-199 El Paseo Dr. Palm Desert, CA 92260	\$1,500,000	1	Yes Yes No	No No No	9 30	Keith Goff Regional President (760) 776-4100/776-4433 keith.goff@rabobank.com

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Executive Notes...

continued from pg. 23

He was commended for exhibiting the highest standards of leadership, management skill and integrity and as the most entrepreneurial banker to ever work in the community. This followed his recognition by UCR as the Management Leader of the year for 1996-97.

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Together we'll go far





High Desert...

continued from pg. 5

10 years, with now over 400,000 residents within a 30 mile radius. Experts will weigh in on how to transfer that growth into a winning business opportunity.

High Desert Opportunity also features an expo hall that includes over 80 local and regional organizations, providing on-site knowledge of the High Desert market and the incentives available to business owners locating to the region.

Business owners will also have the opportunity to meet and speak directly with representatives from city and county governmental agencies, financial institutions, community organizations, utilities, real estate and other key high desert influencers.

The event is a staple in the High Desert community, regularly drawing over 1,000 attendees to the full-day event as the premier business conference in the region and greater Inland Empire.

The High Desert region consists of the cities of Adelanto, Barstow, Hesperia, Victorville, the Town of Apple Valley and portions of San Bernardino County. Past speakers include Billy Beane, Earvin “Magic” Johnson, Ben Stein, John Naber, Jack Canfield, Steve Forbes, Newt Gingrich, Oliver North, Terry Bradshaw and Elizabeth Dole among others. The event is organized by a volunteer group of approximately 35 local business professionals and community leaders dedicated to promoting economic growth in the region.

Tickets for the full-day event are \$75. Sponsorship and exhibitor opportunities are available for the 2012 event as well. Call (760) 245-7600 or visit [www.highdesertopportunity.com](http://www.highdesertopportunity.com) for more details.

Snapshot of The...

continued from pg. 20

years was from the expansion by local government and the medical profession. There was 25,000 SF of office in Apple Valley under construction as of the end of 2011. The new construction is targeted for medical users. While the office space is only slightly oversupplied, there has not been any additional demand for space in the High Desert. This has resulted in a slight decline in rental rates over the last year.

Retail Market

There was 15.6 million SF of retail space in the High Desert of which 1,352,000 SF was vacant at the end of 2011. This represents a vacancy rate of 8.7%. The High Desert experienced a negative net absorption of 67,000 SF in 2011, compared to a positive 262,000 SF in 2010. Only 6,900 SF was delivered in the second half of that year. Macy’s has announced that they would be moving into a vacant 70,000 SF former department store in the Victor Valley Mall and adding an additional 30,000 SF to the structure. However, this will not be reflected in the absorption figures until early 2013. Three super Wal-Marts in Victorville, Hesperia and Apple Valley are under construction and are expected to be completed this year.

Industrial Market

There was 20.4 million SF of industrial space in the High Desert at the end of 2011. The vacancy rate was 6.1% or 1,241,000 SF. The net absorption in 2011 was 978,000 SF, which was approximately the same the prior year. There is 49,600 SF under construction. Most of the absorption was in the large boxes. Substantial warehousing and distribution as well as manufacturing companies counted for the increase in demand. The cities of continued on page 38

continued from page. 25

SBA Lenders Serving the Inland Empire

Ranked by loans funded (\$ Amount) (Riverside & San Bernardino Counties)

	Company Name	SBA Loans	Number of SBA	Types of Loans Offered:		Types SBA Loans Funded:	Number of Offices:	Top Local Executive
	Address	Funded 05/11-04/12	Loans Funded	7A		Intl. Loans Programs	Inland Empire	Title
	City, State, Zip	(\$ Amount)*	5/11-04/12	504		Seas'l. Line of Cred.	Companywide	Phone/Fax
				Contract Loan Prg.		Small Loan Programs		E-Mail Address
23.	California Center Bank 1040 S. Mt. Vernon Ave., Ste. A Colton, CA 92324	\$1,317,000	8	Yes		Yes	1	Chris Kong Vice President/Manager (213) 637-9631/427-6080 chrisk@centerbank.com
				Yes		Yes	14	
				No		Yes		
24.	Arrowhead Central CU 421 N. Sierra San Bernardino, CA 92410	\$1,209,000	8	Yes		No	25	Michele Megill CFO/Vice President (800) 743 7228/(909) 383 7302 www.arrowheadcu.org
				Yes		No	25	
				No		Yes		
25.	American West Bank 42005 Cook St., Ste. 310 Palm Desert, CA 92211	\$675,000	2	Yes		No	1	Tay Freed President (760) 346-6139/346-8670 www.awbank.net
				Yes		No	1	
				Yes		Yes		
26.	CDC Small Bus. Finan. Corp. 1650 Iowa Ave., Ste. 150 Riverside, CA 92507	\$655,000	4	Yes		No	1	Mike Owen Executive Vice President (951) 905-5700/905-5717 mowen@cdcloans.com
				Yes		No	8	
				No		Yes		
27.	Commerce Bank of Temecula Valley 25220 Hancock Ave., Ste. 140 Murrieta, CA 92562	\$367,400	3	No		No	1	William Demmin President/CEO (951) 973.7400/973-7401 www.commercebanktv.com
				No		No	1	
				No		Yes		
28.	Mirae Bank 3255 Wilshire Blvd. Los Angeles, CA 90010	\$257,000	1	Yes		Yes	0	Henry Ha FVP, Manager (213)427-8890/427-1002 henry.ha@miraebank.com
				Yes		No	5	
				No		Yes		
29.	Mission Oaks National Bank 41530 S. Enterprise Cir., Ste. 202 Temecula, CA 92590	\$100,000	1	Yes		No	2	Steve Walden Senior Vice President (951) 719-1235/719-1229 swalden@missionoaksbank.com
				Yes		Yes	4	
				No		No		

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## HUMAN RESOURCES

### Hiring: How to Attract Top Players

#### 4 criteria to help you attract the best – and avoid the rest!

By Patrick Valtin

Ann is a frustrated business owner who has been trying to hire a marketing manager for the last eight months. Her last attempt was disastrous: over \$6,200 spent on recruitment ad placements and 63 resumes screened. After 27 interviews in one week, four selected applicants were met for a second meeting. Not one of these finalists was offered the job.

What went wrong and why was Ann so upset? Simply stated, the company had been attracting the WRONG people! An analysis of the job placement ad revealed too much emphasis on job-related hard skills and experience, as well as a strong promise of an attractive salary. But it was lacking a clear description of vital job-related soft skills needed to excel on the job and in Ann's company environment. Most importantly, the ad was "selling" the wrong benefits to the wrong people—no clear mention of the most important selection criteria top players are looking for!

If you want to attract top players, you need to understand that your challenge is not to find them, but to attract them! Hiring is like marketing—if you do not know what top players are looking for, they will never show up. You have thousands of competitors when it comes to attracting the best, knowing that the war for talent is raging and that every business like yours is willing to over-pay, compromise and sacrifice in order to attract top players.

#### The four selection criteria for top players

You can always evaluate an applicant against four general levels of motivation in finding a job. The first two criteria are quite logical and your margin of negotiation is rather limited.

The last two criteria are much more irrational, more emotional and have proven to be so much more important to top players. The good side of it is: you have ample room to compete on these last two. As a matter of fact, the four criteria below are presented in increasing sequence of importance:

#### 1. Nature of the job.

Top players look at doing what they like to do. No matter how tough the job market conditions might be, you want to detect and attract those who would not compromise too much on their life-long aspirations. Communicate clearly in your job ad that you are looking only for those who are passionate about what they do. Always give priority to those applicants who demonstrate a good persistence in their professional orientation.

With young applicants, it is important to detect why they decided to take a specific academic orientation. Were they purpose-driven or merely going through school without any specific future intention? Watch out for the purposeless applicants who mostly look for a job "to make a living."

#### 2. Salary and other compensations.

Qualified applicants know how much they are worth. Even if the current job market is a "buyer's market," make sure you offer your selected players an attractive package which will motivate them to work for long-term rewards.

But if you really want to attract top players, offer performance-based rewards, such as bonuses or profit sharing. Reduce the fixed part of the salary and provide larger performance-based rewards which

drive personal and organizational efficiency—and also reward commitment to the future.

Watch out for the skilled or experienced applicants who try to sell you their talent at a higher fixed salary with no desire for performance-related rewards. The coming years will be bright for you and your business, provided you are able to surround yourself with able, group-dedicated and future-driven collaborators!

#### 3. Working environment.

While your employees will say that they want a new job for better pay, reality might be different. People do not leave their company, they leave their boss. According to recent studies, nearly three out of five employees feel that their bosses frequently fail to honor their promises and 37% say they do not give credit when due. Another 23% said their supervisors blame others to cover up mistakes or minimize embarrassment. Most employees leave because of a difficult relationship with a supervisor rather than dissatisfaction with their salary. Over 77% of them find a new job with no higher pay.

Be aware that top players will first judge your company through the same irrational criteria as any potential customer would with a supplier. The recruiter's attitude, employees' friendliness, the smile on the receptionist's face, etc. are factors which will attract—or scare away good applicants. So be clear in your message: you will hire only someone who wants to have fun on the job, enjoy a great team work and contribute to others' as much as he/she will be contributed to.

#### 4. Challenges & future.

Many applicants primarily

search for job security. Top players don't care about it. They mostly want to face challenges and meet their potential. They are future-oriented and they want to prove that "they can do it." They instantly respond to those "mission impossible" types of assignments. They buy a bright future to which they feel they can contribute. Being part of a future-oriented team is a major reward by itself; financial reward comes on top of it.

The key factor is: does the applicant want to take an active role in the expansion of your business? Is he/she responding positively to your challenges? Many employers tend to be too nice and too promising during the hiring process. The truth is: scare your applicants by being clear and totally transparent about the current challenges or difficulties. Then, and only then, show them the future.

Top players will love it. Other applicants will naturally shy away, which is exactly what you want! If you don't present challenges first, you will indeed attract the wrong prospects for the job. Job security should be the reward of creating and contributing to a bright future, not a God-given right that you, the employer, must assume for

*continued on page 38*



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**Industrial Firms...** Excess Vacant space in the Inland Empire; but the industrial agents in the Los Angeles Basin are now reporting Excess Demand (no vacancy) for buildings of 500,000 SF and larger. Most of the vacancy is in the medium and smaller size buildings often occupied by small businesses that have not experienced much growth since the Great Recession.

Industrial agents are now suggesting there will be a new wave of construction for buildings larger than 500,000 square feet. When this is coupled with the fact there are only four sites in the Los Angeles Basis that can accommodate a building greater than 800,000 SF, it is logical to conclude it will not be long before the High Desert will be able to successfully compete for the larger warehousing and distribution tenants. A higher level of industrial development will occur in the High Desert, though the timing is uncertain, and unfortunately very much a function of public policy that will be determined in Washington and in Sacramento, California.

In spite of all the political and economic uncertainty, the big box industrial market in the High Desert is likely to add one or more users each year for the next few years before the increase in demand accelerates in the second half of this decade. This will probably be the case because large industrial users will continue to relocate from Los Angeles County to the Inland Empire in order to build larger, more efficient facilities. As the availability of large industrial sites in the Inland Empire diminishes, those seeking larger sites will have no choice but to locate in the area of Banning or in the High Desert. Only an economic depression would defer this from happening.

All the inventory, absorption, *continued on page 38*

**No More...** debt, and other essential economic development activities. Other charter and general law cities in California must decide whether to pursue similar actions. Ideally incorporated into any such model would be broadened surplus property disposition, ability of general law cities to create TIF-based reimbursement agreements, and capacity for cities to sell property below market to encourage private investment and job creation.

**Existing Economic Development Tools are Being Revisited (partial list):**

- Lease / Lease-Back Financing
  - With and without General Fund guarantees
  - Site specific tax revenue pledges for hotels and retail
- Ground Leases
- Sales Tax Reimbursement Agreements
- Operating Covenants (e.g. for Retailers and Auto Dealers)

**Clean-Up Legislation in Process (As of March 2012)**

- SB 654 (Steinberg) Various Redevelopment Clean-Up
  - Currently at Assembly Desk
  - Would allow for L/M Income Housing Fund to transfer to Successor Housing Agency
  - Would allow certain City/Agency loans as Enforceable Obligations
- AB 1585 (Perez) Various Redevelopment Clean-up
  - Currently with Senate Rules Committee
  - Some overlap with SB 654 re: Housing Fund Balance and City/Agency loans
  - Additionally addresses *continued on page 30*

**“The SBA department pre-qualified our clients so our deals could move forward.”**

— George Lanza, President of Plethora Businesses



George Lanza, President, Dora Lanza, Principal, Jaime Schell, Transaction Coordinator, Robert Fahrenhorst, Lead Coordinator of Plethora Businesses, with Barry Katz, Vice President/SBA Development Officer of Community Bank.

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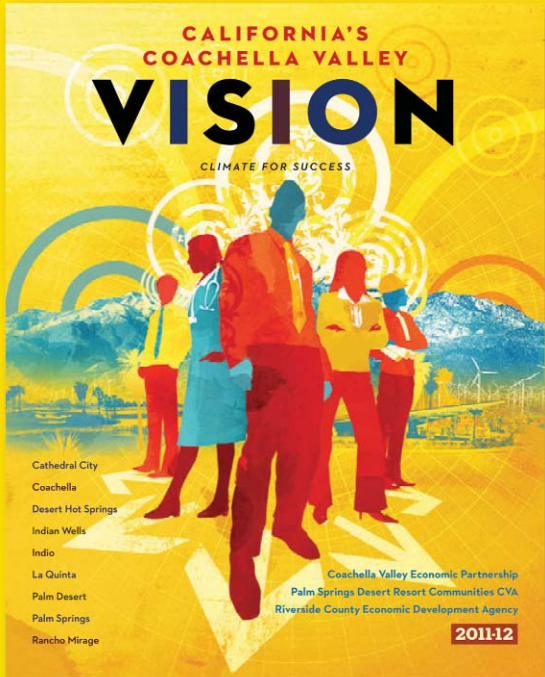


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**VISION**



Real Estate...

continued from pg. 7

Montclair in Montclair. Both garden-style communities were built in the mid-1980s and feature one- and two-bedroom apartments, resort-style swimming pools and clubhouses. Collectively the assets are 95 percent occupied. Both assets fit perfectly into Triumph’s current strategy of acquiring both market rate and senior living multifamily assets at today’s attractive pricing and adding value through strategic common area and interior improvements, according to Noah Hochman, vice president acquisitions and dispositions.

We’ve been active in the multifamily market the past 18 months spending nearly \$40 million on well-located properties in Los Angeles, Ventura, San Bernardino, Orange and San Diego Counties, said Hochman, Triumph’s vice president of acquisitions and dispositions. Both demographic and economic trends are creating a demand for rental housing, and with supply constrained in many parts of Southern California, we feel it is a very good time to buy.

Triumph Management Company is involved in acquisitions, property rehabilitation, property management, and new development with a focus on the Southern California market.

SOCAL GROCERY-ANCHORED CENTERS POPULAR WITH INVESTORS

Here’s an update on the recent sale of a SoCal, grocery-anchored shopping center in Palm Desert.

The Marketplace @ Palm Desert contains 96.5k square feet and is located on 12.4 acres at 78206 Varner Road in Palm Desert. Situated at the northeast corner of Washington Street and Varner Road, directly adjacent to the popular Sun City retirement community, the property is anchored by Stater Bros and Walgreens. Other notable tenants located at the shopping center include True Value Hardware, El Paseo Bank, Mario’s Italian Café, Postal Annex.

The property, which has immediate access to the I-10 Freeway, was 90% occupied at the time of sale and included two undeveloped pads. The sale price was \$22.85 million. The seller was The Rinker Company of Newport Beach, while the buyer was Marketplace LP of Orange. Edward B. Hanley of Hanley Investment Group represented both parties in the deal.

“The Marketplace at Palm Desert was sought after by a multitude of investors due to its grocery and drug store anchored component in addition to the potential upside the property offered with leasing the remaining 10% of vacancy and two undeveloped pads,” said Hanley. “We are seeing investment sales activity increase in the Coachella Valley as investors take advantage of low interest rates and improving leasing conditions.”

Asian Grocer Leases 35k Square Feet of Temecula Retail Space

Asian grocer 88 Seafood Supermarket has leased 35k square feet of retail space at Tower Plaza Shopping Center in the Riverside County city of Temecula. The value of the 10-year lease was not disclosed. Built in 1969 and remodeled in 1997, Tower Plaza Shopping Center contains 134k square feet of retail space and is located at the northwest corner of Rancho California Road and Ynez Road. Other retailers at the center include UltraStar Cinemas, Big Lots, Michaels, Chili’s and Bank of America.

The space 88 Seafood has leased was previously occupied by Orchards (a regional grocer) and was originally a Von’s Supermarket. 88 Seafood Supermarket will begin reconfiguring and rebuilding the space in order to open the new store at Tower Plaza during the fourth quarter of 2012. Argent Retail Advisors’ founder Terry Bortnick represented the property owner in the transaction. Speaking about the transaction, Bortnick said, “Because Tower Plaza sits along I-15 in a

regional location and because all the “traditional” Anglo-oriented grocers have locations serving the surrounding neighborhoods, we wanted to bring in a grocer that would draw from beyond Temecula and attract customers from the greater South Riverside County and North County San Diego trade areas.”

He added that, “The owners selected 88 Seafood not only because it is the only Asian-oriented supermarket in the region, but also because they like the way they operate their stores and their ability to complement the other tenants in the center.”

He noted that given the “mainstream” nature of traditional grocers’ merchandising offerings, the new lease with 88 Seafood Supermarket should provide a merchandise mix that is much more exciting to the consumers in the

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No More...

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employee project and termination and other administration costs

-Requires Oversight Board to direct Successor Agency to prepare inventory of assets and fair market values and adopt asset disposal/transfer strategies

- SB 986 (Dutton) Bond Proceeds
  - With Senate Committee on Governance & Finance
  - Provides that all bond proceeds generated by former Agency are encumbered and not remittable to County Auditor-Controller

-Requires that proceeds are used by the Successor Agency for the purposes for which the bonds were sold

-Obligates Oversight Board cooperation with respect to establishment of enforceable obligations related to bond proceeds

- SB 1220 (DeSaulnier, Steinberg, Assembly Member Atkins) Housing Opportunity Trust Fund Act of 2012

-With Senate Committee on Transportation & Housing

-Imposes \$75 on recordation of real estate documentation to support affordable housing development

- SB 1151 (Steinberg) Long Range Asset Management Plan
  - With Senate Committee on Governance & Finance

-Requires Successor Agency to prepare long range asset management plan outlining a strategy for ongoing economic development and housing functions

-Plan would require Oversight Board & DOF approval

- SB 1156 (Steinberg) Community Development and Housing Joint Powers Authority

-With Senate Committee on Transportation & Housing

-Authorizes Cities/Counties to form Community Development and Housing Joint Powers Authorities to assume from Successor Agencies the responsibility for managing the assets and property of the former redevelopment agency

-Authorizes these entities to exercise specified powers included in the RDA law and to exercise certain other powers relating to financing its activities such as establish additional sales tax

Economic Development—A New Wave is Coming

As the burden of redevelopment dissolution and the roles and responsibilities of the various successor entities become clear, it is also becoming evident that there is significant room for differentiation in how cities cope and position themselves for future economic development efforts. Cities should be assertive in their pursuit of asset strategies, starting with full consideration of an upgraded and updated economic development strategy. Now, more than ever, local governments will need to be creative in their exploration and implementation of economic incentives and public financing tools for economic development projects. While redevelopment was the most widely used revenue-financing tool, it was in fact just one tool in the toolbox at the disposal of California cities.

# Industrial Firms Continued to Absorb Space in the Inland Empire at a Very High Rate in 2011

By Ronald J. Barbieri, Ph.D., CPA

One of the primary economic drivers of the Inland Empire and therefore the High Desert is the expansion of warehousing and distribution facilities as well as manufacturing operations in the Inland

rail will have to locate in the High Desert or in the area along the I-10 Freeway in Banning, California; The migration of more industrial firms to the High Desert would create more Base Employment

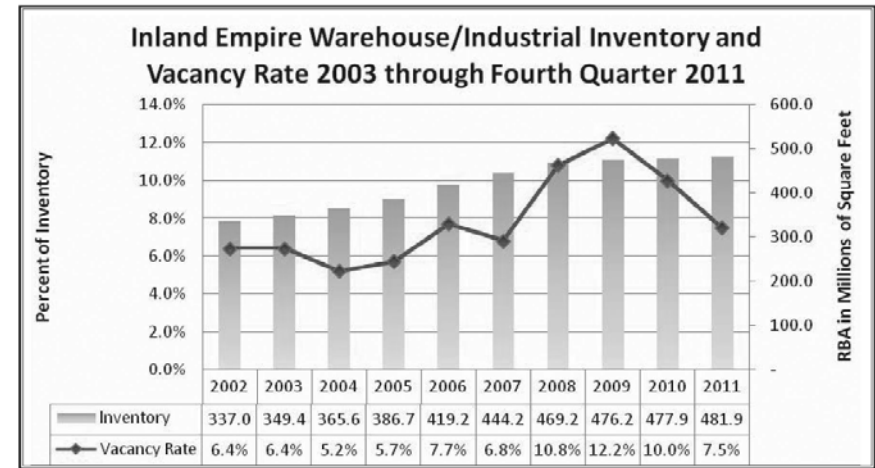
2009. The increase in vacancy was the result of overbuilding rather than a decline in industrial demand. The vacancy rate at the end of the Fourth Quarter 2011 declined to 7.5%. Very little inventory was added in 2010 and 2011; but there was a substantial absorption of large box industrial space during that two year period. If the vacancy rate declined to 5%, the industrial market in the Inland Empire would be in equilibrium. That could occur by 2013 if the developers do not build an excessive amount of inventory that is not preleased. Developers are beginning to build spec large box industrial space in the Los Angeles Basin.

There are a limited number of sites in the Los Angeles Basin that can accommodate

400,000 SF. Net Absorption in the Inland Empire was a positive 12.1 million SF in 2010 and 15.0 million SF in 2011. A portion of the increase in Net Absorption was caused by the acceleration of demand due to relatively low rents compared to prior years.

The increase in industrial demand in the Inland Empire in the last two years is substantial, especially in light of the slow economic recovery in both the U.S. and California. In fact the Inland Empire only experienced one year of negative industrial absorption during the last recession.

From 2005 through 2008 an average of 26.1 million SF of Warehousing/Industrial space was delivered annually in the Inland Empire. Deliveries declined to 7.0 million SF in

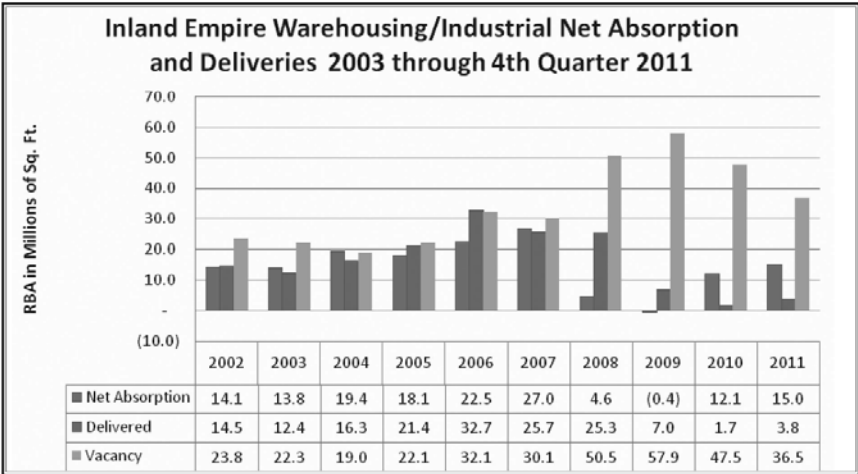


Empire. Such industrial operations provide Base Employment for the region which in turn generates Secondary Employment in other economic sectors of San Bernardino and Riverside Counties. Over 60,000 residents of the High Desert commute to the Los Angeles Basin for work. This represents approximately half the workforce of the High Desert. Hence, an increase in the demand for industrial space in the Inland Empire has a positive indirect effect on the High Desert.

Also, the absorption of industrial space in the Inland Empire would further reduce the limited supply of industrial land in the Los Angeles Basin. A study by John Husing dated August 2008 determined there were only 4,860 acres of land in the Los Angeles Basin portion of the Inland Empire that could be developed for industrial use. This number could be significantly reduced over the next few years, thereby reducing number of sites that are rail served or can accommodate the development of large industrial buildings. It will not be long before the very large industrial tenants or firms that require

in the area, which in turn could generate additional Secondary Employment. This would lead to lower unemployment rates in the greater Victor Valley area.

There is 499 million Square Feet (SF) of industrial space in the Inland Empire. This is equivalent to half the inventory of industrial space in the greater Chicago area. Costar defines 482 million SF as Warehousing/Industrial space. The remaining 17 million SF is in smaller Industrial Flex space. The High Desert currently accounts for slightly over 4% of the total inventory; but in the intermediate term and beyond it is expected to be the primary expansion area for industrial development in the region. Southern California is home to almost 2.0 billion SF of industrial space. Much of the increased demand for industrial space in the Inland Empire is attributed to firms relocating out of Los Angeles County in search of industrial sites on which to build larger, more efficient facilities. The vacancy rate for Warehousing/Industrial space in the Inland Empire has increased from 5.2% at the end of 2004 to 12.2% by the end of



large industrial boxes greater than 800,000 SF. Industrial tenants and users wanting larger facilities will have to locate either in the High Desert, Moreno Valley, or Banning, California. The lack of larger industrial sites in the Los Angeles Basin could result in a substantial increase in the level of industrial development in the High Desert beginning as early as 2015.

In calendar year 2007 the Net Absorption of industrial space peaked at almost 27 million SF. In 2008 industrial demand increase by 4.6 million SF; but in 2009 the Net Absorption was a negative

2009. Only 1.7 million SF was delivered in 2010; while 3.8 million SF was completed in 2011. The level of new construction has definitely increased in the last year. This limited level of construction coupled with the unanticipated increase in industrial absorption has resulted in the elimination of half of the Excess Vacancy in the market place.

The vacancy level was 22.1 million SF at the end of 2005. It peaked at 57.9 million SF by the end of 2009. As of the end of 2011 it had declined to 36.5 million SF. There is still an estimated 15 million SF of

*continued on page 29*



**Prison Industry...** prisoners by 25% and for juveniles by 78%. As a result of this agreement, the average 11 minute phone call to a family member outside the immediate area was to be just over \$5 dollars.

Despite a nation-wide movement by such groups as Citizens United for the Rehabilitation of Errants (CURE), the Center for Constitutional Rights and others who have filed lawsuits against this practice, fierce opposition from prison officials and telephone companies, it remains to be seen whether and to what extent these practices will continue. The “prison telephone monopolies remain firmly in place and ineffectively regulated throughout large parts of the country.”

#### Corporate Interests: The Role of ALEC

A little known fact about the prison industrial complex is an organization known as the American Legislative Exchange Council (ALEC). The mere existence of this organization demonstrates the classic connections between politics, economics and the criminal justice system. The membership consists of state legislators, private corporation executives and criminal justice officials. More than one-third of state lawmakers in the country (2,400) belong and they are mostly Republicans and conservative Democrats. They also get involved in school vouchers. It was started in 1973 by Paul Weyrich (who also co-founded the conservative Heritage Foundation and recently was the head of a group called the Free Congress Foundation, a far right conservative group). Their mission is to promote “free markets,” along with small governments, “states’ rights” and, of course, privatization. Corporate membership dues range from \$5,000 to \$50,000 annually. Corrections Corporation of America is a member of this group, which is not surprising. However, members also include a veritable “who’s who” of the Fortune 500, such as Ameritech, AT&T, Bayer, Bell Atlantic, Bell South, DuPont, GlaxoSmithKline, Merck & Co., Sprint, Pfizer, to name just a few. Among the companies that have supported ALEC through various grants include Ameritech, Exxon Mobil, Chevron and several corporate foundations, including the Proctor and Gamble Fund, Exxon Educational Foundation, Bell Atlantic Foundation, Ford Motor Company Fund, among many others.

The web site of ALEC is an educational experience in itself. It proudly lists some of the bills it has been involved in getting passed, plus indicates some very important keynote speakers during the past three annual meetings. Among the notables giving speeches include Attorney General John Ashcroft, Secretary of Health and Human Services Tommy Thompson, Secretary of Housing and Urban Development Mel Martinez, president and CEO of American Home Products Robert Essner, chairman and CEO of Pfizer, Hank McKinnell, Florida Governor Jeb Bush, Secretary of Labor Elaine Chao and ultra conservative syndicated columnist Cal Thomas.

In addition to a board of directors (consisting of several members of various state legislatures, mostly Republicans), they have a Private Enterprise Board. The latter group includes representatives of some of the largest corporations in America, such as Coors, AT&T, UPS, Wal-Mart, ExxonMobil, Coca-Cola, Johnson & Johnson, Bayer and State Farm, among others. It is interesting to note that the current chairman is Jerry Watson of the American Bail Coalition which, according to their web site, is: “Dedicated to the long term growth and continuation of the surety bail bond industry.” The web site also states the following:

America’s premier underwriters of criminal court appearance bonds; Allegheny Casualty Company, American Surety Company, Associated Bond and Insurance Agency, International Fidelity Insurance Company and Underwriters Surety, Inc. (the “Founders”) have formed a new national organization, primarily to perform a two-pronged task to educate local government on the benefits of commercial bail bonding and to advance the interests of the Founders’ many retail agents.

This organization also puts together papers and policy statements on a wide variety of issues reflecting conservative ideas, including one about the “myth of global warming.” Bill Berkowitz, who carefully follows conservative trends, has noted that ALEC sponsored more than 3,100 pieces of legislation between 1999 and 2000, with more than 400 of these bills passing. Within ALEC there is a “Criminal Justice Task Force.” Among the duties of this group is to write “model bills” on crime and punishment. Among such “model bills” they helped draft include “mandatory minimum sentences,” “Three Strikes” laws, “truth in sentencing” and the like. One member boasted that in 1995 alone they introduced 199 bills, including “truth in sentencing” bills, which passed in 25 states. Tommy Thompson, former Wisconsin governor and previous head of Health and Human Services in the Bush Administration, was once a member of ALEC. He was recently quoted as saying that “I always loved going to these meetings because I always found new ideas. Then I’d take them back to Wisconsin, disguise them a little bit, and declare that ‘It’s mine.’” Edwin Bender of the National Institute on Money in State Politics, says that: “Bayer Corporation or Bell South or GTE or Merck pharmaceutical company sitting at a table with elected representatives, actually hammering out a piece of legislation – behind closed doors, I mean, this isn’t open to the public. And that then becomes the basis on which representatives are going to their state legislatures and debating issues.” As everyone knows by now, these kinds of laws were a big reason for the swelling of the prison population, which in turn added new “markets” for capitalist profits. As of the fall of 2008, they are sponsoring several dozen pieces of legislation.

#### The California Correctional Peace Officer’s Association

California is a good example of union influence. During the 1990s and early 2000s, the California Correctional Peace Officers Association (CCPOA) became a political force in that state. The union was begun in the 1950s when a prison guard was upset about working conditions, wages and

*continued on page 35*

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Six Ways to...

continued from pg. 18

listening to what their needs are (even if you can't meet them, just listening), taking an interest in their career and building a shared bond. This makes them feel their manager cares about them as a person, not just an employee.

**5) Praise.** You may have experienced a manager with this philosophy: "That is what they get paid for. Why should I thank them? They should thank me for having a job." How did you like it? Compare that to a manager with this philosophy: "Thanks, I know it is just part of your job, but I appreciate the pride you take in your work. It helps everyone in the department." How did you like that? A little praise goes a long way to motivate people. In difficult times when people are doing more than expected and yes maybe they should be glad to have a job, demonstrating appreciation will be returned when the economy turns and they don't have to be working there any longer.

**6) Education and Growth.** Top talent insists on getting better. They know once their learning curve flattens out, future opportunities can become limited. Top talent does not like to have their growth potential limited. Giving your best people the opportunity to take some additional classes, lead a project outside their normal job, challenge them with new opportunities, give them a chance to serve on a cross functional team or take an on-line class will ensure they are becoming better. All these not only ensure your top talent is growing, but also makes them a more valuable employee.

Consider these six areas as a way to motivate your top talent. Your best people will appreciate this more than most managers realize. The increase in productivity by having motivated employees is the best ROI any company can receive.

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University of...

continued from pg. 12

of Redlands in mid-August to assume the presidency. He succeeds James R. Appleton who retires as 10th president of the university and 25 years of service.

Girls Only...

continued from pg. 18

my husband, as it just breathes romance. Both the pits at Roy's and Hyatt Carmel Highlands offered amazing views that will be etched in my memory for life.

At the end of the weekend, we reluctantly said goodbye to Monterey. Lola must not have wanted to leave either because she kept telling us to make a legal U-turn (when convenient). On the drive back home we reflected on our best friend's weekend, each revealing which part of the trip was our favorite. I loved the spa and custom blending at Ajne. One friend seemed to enjoy the wine tasting overlooking the jaw-drop-

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RESTAURANT REVIEW

Summer 2012 and Beach Eateries

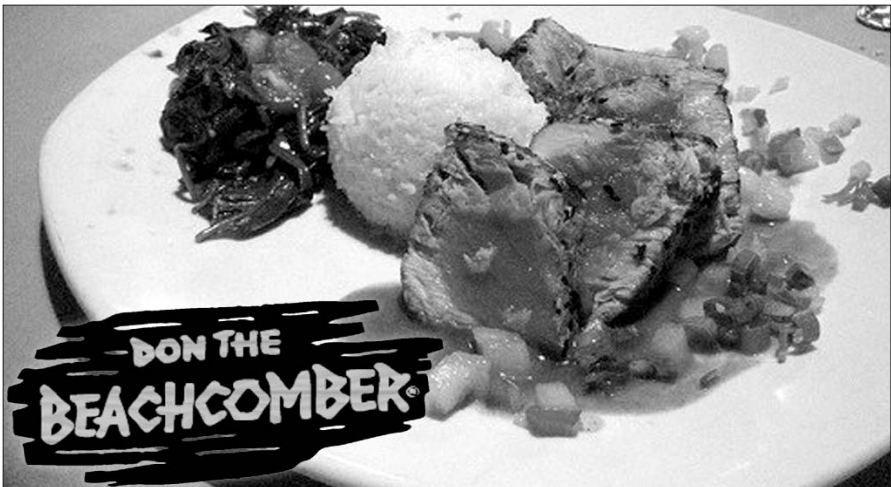
By Bill Anthony

Summer sees over 75% of all Inland Empire residents enjoying two or more days at the local beaches during this season. I hope that with a few restaurant recommendations your beach visit can be a real pleasant experience.

My guess is that your visit will be to Newport Beach, Seal Beach or Huntington Beach—so I shall only make suggestions for these three beach areas.

Huntington Beach

- Cucina Alessa:  
520 Main Street - 714-969-2148
- Just a few blocks from the pier, also a fabulous Happy Hour 3 p.m-6 p.m Monday thru Friday. Unbelievable prices.
- Baguetier Artisan Bakery:  
120 5th Street - 714-969-



- 1700
- They have great chicken tarts with basil and coconut milk, croissants, and macaroons—just a few of their delights along with fresh breads, You will return!
- Don the Beachcomber  
16278 Pacific Coast Highway - 562-592-1321
- Wear a Hawaiian shirt and enjoy surf and island music... If

- you arrive real sleepy, you will swear you are in the islands...bring the kids, as they will also enjoy.
- Seal Beach**
- Walt's Wharf  
201 Main Street - 562-598-4433
- Fantastic fresh seafood—not to disappoint.

- Newport Beach**
- Wildfish Seafood Grille  
1370 Bison Avenue - 949-720-9925
- Great bar... great food... great beach crowd. Enjoy!
- Villa Nova  
3131 Pacific Coast Highway - 949-642-7880
- On the water...great Italian food since 1965...piano bar always crowded, open until 1 a.m—a cannot miss place.
- A few places on Balboa Peninsula at 30th street:
- Charlie's Chile  
102 McFadden Place - 949-675-7991
- Kids will love...great food...has been open over 35 years.
- The Blue Beet  
107 21st Place - 949-675-2338

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It's New York without the attitude! This award-winning restaurant is where famous fare is finely defined. Our menu features prime steaks, Australian lobster tail, garlic roasted chicken, rack of lamb, prime rib and fresh seafood specialties. Join us for jazz in our Manhattan Room where acclaimed artists have made us the Inland Empire's most intimate jazz experience! We take care of every detail with innovative menu items, specialty dishes, dramatic desserts, outstanding wine selection and entertainment to complement your dining experience - and discover our magnificent banquet rooms, perfect for hosting your next event.

*Prison Industry...* benefits. In 1957 the California Correctional Officers Association (CCOA) was formed. It continued

to grow over the years and by the 1980s became involved in supporting legislation that improved working conditions and benefits for correctional staff. They also began to affiliate with Republican and conservative politics under the leadership of Don Novey as they became strong supporters of harsh sentencing, such as the campaign to pass “Three Strikes and You’re Out” in the early 1990s.

In 1992 alone this group was the second largest contributor to Political Action Committees, as they contributed just more than \$1 million to various candidates. In 1990 they gave almost \$1 million to Pete Wilson’s successful campaign for governor. The total contributions given in 1990 were 10 times that given by the California Teachers’ Association. They contributed \$101,000 toward Proposition 184, which created the “Three Strikes and You’re Out” law.

Under Novey’s direction the union saw a vested interest in growing prison populations as reflected in the following figures. In 1980 California had 22,500 prisoners, while the average salary of a prison guard was \$14,400, and the budget for the California Department of Corrections was \$300 million. By 1996 there were more than 140,000 prisoners, the average salary of the guards stood at \$44,000, 58 percent above the national average (more than \$10,000 above teachers—a very telling statistic), while the budget was \$3 billion. Prison jobs constituted almost half of the growth in state jobs during this time. The union had only 5,600 members in 1980; currently they have around 28,000 members, collecting about \$8 million in dues annually and have a budget of around \$17 million.

Another example of the politics of this union at the time was their stance toward a program that allowed prisoners to earn college credits at Ironwood State Prison in Blythe. This program is one among many examples demonstrating that the more education a prisoner receives while in prison, the lower the recidivism rate. But apparently lowering recidivism rates was not on the agenda. In typical exaggerated conservative language, the union complained that it is not right for taxpayers to fund college courses for rapists, murderers and the like. A union memorandum complained about a similar program at another prison, saying that it is wrong to provide education to prisoners rather than offering tuition assistance “to people in the community who pay taxes and may benefit from these services.” A flyer sent to union members working at the Ironwood prison urged them to boycott “all management functions” and urged them to “Just Say No” to taxpayer-funded college education for inmates, suggesting that “lifers, some of who [sic] are rapist [sic], molesters and murders [sic] receiving a free college education.” College officials countered this charge, saying that with this program they were able to expand some of the programs, hire new faculty and increase opportunities for disadvantaged students not in prison. National figures cited by the *Los Angeles Times* show that such programs are successful and a program in Arizona resulted in a recidivism rate of only 10 percent, compared to about 60 percent nationally.

California prison guards have not been without their own share of controversies, including criminal conduct ranging from having sex with prisoners, running drugs into prison and even manslaughter. One story, which appeared the day before the article about complaints against prisoner education programs, cited numerous criminal incidents against some guards, noting that several who are under investigation are collecting their full salary plus benefits while on paid leave. An estimated 109 prison guards were on paid leave for at least 30 days during the past year, mostly while under investiga-

tion. The costs to taxpayers are estimated to be “in the millions.”

It should be noted that recently CCPOA has become less partisan and more responsible under the leadership of Mike Jimenez. For example, they are supporting the creation of a “sentencing commission” along with various goals to reduce overcrowding and improve rehabilitation services within the prison system. On their web site it is noted that “CCPOA recognizes the important role that rehabilitation can and should have in the corrections mission—but that this is impossible without the necessary resources and a strong commitment to evidence-based programs to assist inmates in succeeding upon their release.”

Examples of profits being made from designing, building and supplying prisons with various products have now been discussed. However, a key component of the prison industrial complex is the trend of states turning to private companies that specialize in the entire operation of prisons, from the design to the daily operation. The next section explores this topic in more detail.

*8 “Be-Attitudes”...* or one born out of laziness, greed, or revenge, then stronger measures are needed. People cannot be

allowed to continually fail to meet expectations. The corrective measures will be based on the severity and longevity of the problem. One caveat: gracious behavior cannot be faked, so be sure you are calm and have dealt with your own emotions before speaking to the employee.

**8. Be Balanced.** This is an incredibly important concept. There is nothing written on a stone tablet that says all forms of accountability must be negative. In fact, most people love it when someone holds them accountable for all the wonderful things they have done along the way. If we view accountability as both a positive and a corrective concept, then we can remove much of the stigma associated with the word. When we hear a top manager say, “We need to hold our people accountable,” it means negative feedback in most cases. This is an easy thing to change by simply modifying our pattern of feedback.

Holding people accountable is a great concept if it is used in a consistent, kind, and thoughtful way. Try changing the notion of accountability in your work area to incorporate the 8 “Be-Attitudes” above, and you will see a significant improvement in your culture.

For additional information contact Bob Whipple at [bwhipple@leadergrow.com](mailto:bwhipple@leadergrow.com), (585)-392-7763, or through his website, [leadergrow.com](http://leadergrow.com) or blog, [thetrustambassador.com](http://thetrustambassador.com).

*10 Tips for a...* dancy of network connections—Fast and redundant connections are

obviously critical for a successful cloud deployment. Always have at least two fully-redundant Internet connections from two different providers in place.

10. Ensure a professional review of all contracts before signing—If your organization’s legal team does not have experience negotiating agreements with cloud service providers, consider retaining legal counsel with this expertise.

Analyst firm Analysys Mason predicts cloud computing services will grow from approximately \$13 billion in annual revenue in 2010 to more than \$35 billion in 2015. However, for IT teams to maximize the benefit, they must take a “let the buyer beware” approach and thoroughly analyze and understand exactly what services they are purchasing and the costs involved prior to taking the plunge.



## MANAGER'S BOOKSHELF

### “In the Shadow of the Dragon: The Global Expansion of Chinese Companies—How It Will Change Business Forever,”

By Winter Nie and William Dowell with  
Abraham Lu; AMACOM, New York, New York;  
2012; 290 pages; \$27.95.

At first glance the co-authors Nie and Dowell appear to be the odd couple. Ms. Winter Nie, Ph.D., was born and raised in China. She received her degree from the University of Utah and is a business consultant and professor at IMD, a leading business school in Lausanne, Switzerland.

Dr. Nie has extensive experience instructing executives of multinational corporations as well as some of the most dynamic Chinese companies. William Dowell has more than 30 years' experience as a *Time* magazine correspondent in Europe, the Middle East and Asia. He ran the magazine's Hong Kong Bureau during the time just before the British crown colony was returned to China. Whatever the reason, they decided to collaborate, and it was a very wise decision for the rest of us.

We often see the results of outsourcing manufacturing whenever we go shopping. In most cases these items carry the marking “Made in China.” The net result, especially for those whose companies couldn't compete on a price basis, was frustration, confusion and anger. There is another side to this situation. As the authors state:

“Western attitudes toward China often seem schizophrenic. On the one hand, the United States and Europe often seem dazzled by China's immense potential as a market for Western goods and services. In a global market where competition is fierce, who can ignore 1.3 billion potential customers? The expectations are not farfetched. For example, despite the high

cost of Swiss watches—around \$550 each—more than 40 percent of the roughly 26 million Swiss watches exported annually are bought in Asia.

“On the other hand, China's sheer size and energy can appear threatening, not just to Westerners but to the Chinese as well. But the Chinese are looking at the situation from a very different perspective than that held by most people in the West. Thirty years of isolation, extreme poverty, and deprivation have created an enormous pent-up demand for a broad range of consumer products. While many Westerners focus on their leisure and quality time, most Chinese are now obsessed with catching up and getting ahead no matter what the cost. At the same time, most are intensely patriotic and proud of the recent achievements.”

The authors go on to say:

“...The entry of China's new private-sector entrepreneurs on the world stage promises to be the most significant development in global business in the next few decades. At the same time, both these companies and their competitors have a steep learning curve and very little time to master it.” One of the most fascinating chapters of the book is the compact view of what China and the rest of the world may expect in both the short and long range. The authors' viewpoint is neither optimistic nor pessimistic. They are clearly realistic as they comment:

“Despite scare talk of China taking over the world economy, the Chinese realize themselves that they still have a long way to

go. ‘We will probably be copying for the next decade,’ a Chinese executive said candidly in a recent seminar. ‘It may take 50 years before a new generation can break free from its parents and think on its own.’”

The co-authors add:

“Fears of China's impact on the U.S. economy also tend to be exaggerated. A recent study by the Federal Reserve Bank of San Francisco pointed out that 55 cents out of every dollar spent in the United States on imports from China goes to an

American company. The Chinese share of that dollar is only 45 cents.”

Both countries have many lessons to learn about each other. In China, for example, we would like to see a greater emphasis on the rights of individuals. As the authors point out, the greatest supporters of this are the Chinese people themselves. This could be one of the most important books for us to read.

Henry Holtzman

### Best-selling Business Books

Here are the current top 11 best-selling books for business. The list is compiled based on information received from retail bookstores throughout the U.S.A.

1. **“Reverse Innovation: Create Far From Home, Win Everywhere,”** by Vijay Govindarajan and Chris Trimble (Harvard Business Review Press...\$30.00) (2)\*  
How to make innovation happen in emerging markets.
2. **“It Worked for Me in Life and Leadership,”** by Colin Powell (with Tony Koltz) (HarperCollins Publishers...\$27.99) (4)\*  
How to succeed in the workplace and elsewhere.
3. **“Unintended Consequences: Why Everything You've Been told About the Economy is Wrong,”** by Edward Conard (Penguin Group...\$27.95)\*\*  
One explanation why economic planning rarely works as planned.
4. **“By Invitation Only: How We Built Gilt and Changed the Way We Shop,”** by Alexis Maybank and Alexandra Wilkis Wilson (Penguin Group...\$18.63) (1)\*  
How to innovate the high-end outlet version of “sample selling.”
5. **“Leading Culture Change in Global Organizations: Aligning Culture and Strategy,”** by Daniel Denison, Robert Hooijberg, Nancy Lane, and Colleen Lief (John Wiley & Sons...\$34.95)\*\*  
How and why business culture impacts on business performance.
6. **“Strengths Finder 2.0: A New and Updated Edition of the Online Test from Gallup's Now, Discover Your Strengths,”** by Tom Rath (Gallup Press...\$22.95)(3)  
Discover your strengths and integrate them with your career.
7. **“Steve Jobs,”** by Walter Isaacson (Simon & Schuster...\$35.00)(5)\*  
The story of a modern Thomas Edison.
8. **“The Start-up of You: Adapt to the Future, Invest in Yourself, and Transform Your Career”** by Reid Hoffman and Ben Casnocha (Crown Publishing...\$26.00)(6)\*  
Managing your career as if you were starting a new business.
9. **“Great by Choice: Uncertainty, Chaos, and Luck—Why Some Thrive Despite Them All,”** by Jim Collins (HarperCollins...\$29.99)(7)\*  
Why some people succeed against all the odds.
10. **“That Used to Be Us: How America Fell Behind in the World It Invented and How We Can Come Back,”** by Thomas L. Friedman & Michael Mandelbaum, (Farrar, Straus and Giroux...\$28.00) (8)\*  
One possible roadmap back to fiscal and market stability.
11. **“The Startup Owner's Manual: The Step-by-Step Guide for Building A Great Company,”** by Steve Blank and Bob Dorf (K & S Ranch Publishing...\$39.95) (9)\*

\*(1) -- Indicates a book's previous position on the list.

\*\* -- Indicates a book's first appearance on the list.





# Barstow Casino & Resort Project

The Barstow Casino & Resort Project, which is being pursued as a partnership project between the Los Coyotes Band of Cahuilla & Cupeno Indians and Bar West Gaming, is still a viable initiative that is in the review process. In order for the initiative to move forward, both the Federal Government and the State of California will have to agree to allow the project to be constructed.

Currently, the Federal Government's Department of the Interior is evaluating the proposed Barstow Casino & Resort project, and a public hearing on the environmental impact statement was held last July. If the Department of the Interior approves the project as meeting federal guidelines, the next step in the process would be negotiating a contract with the Office of California Governor Jerry Brown. That contract would also have to be approved by the California State Legislature. In an effort to give the Barstow Casino & Resort Project the best chance of gaining state approvals, the city is in the process of determining how to hire a state lobbying firm. If all the approvals are obtained, the overall casino project could be constructed in 2013 or 2014.

## Summer 2012...

continued from pg. 34



Inexpensive food... music... rooftop bar always crowded. Forty years ago it was Sid's Blue Beet. Sid left, so now same place, same great music but it's just the Blue Beet.

Note: At the 32nd Street location, there is also Rockin Baja Lobster along with another 10 places all almost next to each other.

Enjoy... have fun and don't forget the sunscreen!

## Industrial Firms...

continued from pg. 29

and construction information contained in this article was obtained from reports The Bradco Companies generated from Costar. These numbers are deemed to be accurate by real estate industry standards; but they are not exact and subject to change.

## Snapshot of The...

continued from pg. 27

Adelanto and Barstow accounted for the negative absorption in 2011. The City of Victorville absorbed over 1,000,000 in both 2010 and 2011. Most of this increased demand occurred at SCLA.

## Hiring: How to...

continued from pg. 28

every challenge-shy employee. Challenge is THE keyword. A bright future is the reward!

So, in order to attract the best and avoid the rest, put all your attention on developing your competitiveness on the last two criteria. While the first two do not give you much room to successfully beat the competition, these two irrational, emotional criteria offer unlimited possibilities to show—and make the difference!

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Advertising Agencies In the Inland Empire

Listed Alphabetically

continued on page. 20

	Agency Address City/Zip	\$ Cptlzd. Bllng (IE) \$ Cptlzd. Bllng (Total) \$ Gross Income (Fiscal Year 2011)	% Print % Broadcast % Other	Top 3 Clients	# of Employees/Offices Inland Empire Companywide	Yr. Est. in IE Hdqtrs. Parent Co.	Creative Director Title Phone/Fax E-Mail Address	Top Local Exec. Title Phone/Fax E-Mail Address
1.	<b>Adgraph Designs</b> 8780 19th St., Ste. 104 Alta Loma, CA 91701	\$250,000 WND WND	50 0 50	Superior Trailer Works, Vertex Water Products, Universal Surveillance Corp.	4/1	1990 Alta Loma	<b>Suzanne Grani</b> Art Director (909) 987-7988/(866) 470-5719 suzanne@ad-graph.com	<b>Suzanne Grani</b> Art Director (909) 987-7988/484-7818 suzanne@ad-graph.com
2.	<b>Dameron Communication</b> 255 N. D St., Ste. 210 San Bernardino, CA 92401	N/A N/A \$1,200,000	20 20 80	The Art Institute of California, I.E., CA Home Economics Ed. Foundation, La Salle Medical Associates	6/1 8	1987 San Bernardino Dameron Communication	<b>Carl Dameron</b>  (909) 888-0321	<b>Carl Dameron</b> Founder and Creative Director (909) 888-0321/888-2331 carl@dameroncommunications.com
3.	<b>Designet Marketing Graphic Concepts</b> 8768 Helms Ave., Ste. C Rancho Cucamonga, CA 91730	WND	60 0 40	Pioneer, Hughes Aircraft, Hewlett-Packard	3/1	1991 Rancho Cucamonga	<b>Rick Scott</b> Head Designer (909) 981-4611/981-3674	<b>Rick Scott</b> Owner/Designer (909) 981-4611/981-3674 rick@designnetdisplays.com
4.	<b>Geographics</b> 4178 Chestnut St. Riverside, CA 92501	\$2,300,000	50 10 40	R.C.T.C. City of Rancho Cucamonga, City of Upland	8/1	1983 Riverside		<b>Lisa Vanolden</b> Managing Partner (951) 369-1564/369-8837 geographics@earthlink.net
5.	<b>Graphtek</b> (73-241) Hwy. 111, Ste. 2B Palm Desert, CA 92260	\$1,200,000	50  50	City IndianWells, Supplies Guys	1	1992 Palm Desert	<b>Michael Cheley</b> Creative Director (760) 341-4583/341-9285 studio@graphtek.com	<b>Michael Cheley</b> CEO (760) 341-4583/341-9285 studio@graphtek.com
6.	<b>Hyatt Advertising, Inc.</b> 1174 Nevada St., Ste. 200 Redlands, CA 92374	\$1,200,000	40 40 20	Arrowhead Credit Union, Loma Linda University of Health Care, California Baptist University	5/1	1977 Redlands	<b>Richard Lee</b> Creative Director/ Sr. Copy Writer (909) 793-3840 richard@hyatteadvertising.com	<b>Adrian Hyatt-Ward</b> President/CEO (909) 793-3840/793-3845 adrian@hyattadvertising.com
7.	<b>J. Brenlin Design</b> 2054 Tandem Way Norco, CA 92860	WND	90 0 10	Avery Dennison, Con Agra/ Lamb Weston, Jeffrey Courte	10/1	1985 Norco	<b>Jane Brenlin</b> Creative Director/President (951) 549-1515/549-1453 brenlinj@jbrenlin.com	<b>Jane Brenlin</b> Creative Director/President (951) 549-1515/549-1453 brenlinj@jbrenlin.com
8.	<b>Jones Agency, The</b> 303 N. Indian Canyon Dr. Palm Springs, CA 92262	WND WND 2 Mil.	40 40 20	Palm Springs Aerial Tramway, Canyon National Bank, Desert Regional Med. Center	10/1	1958 Palm Springs Desert Publications, Inc.	<b>Carol Clark/Phillip Large</b> Creative Director (760) 325-1437/778-0320	<b>Kyle Radke</b> Sr. V.P./General Manager (760) 325-1437/778-0320 kradke@jonesagency.com
9.	<b>Kiner Communications</b> 43100 Cook St., Ste. 100 Palm Desert, CA 92211	\$1,700,000	30 40 30	Fantasy Springs Resort Casino, Penta Building Group, American Leak Detection	11/1 n/a	1994 Palm Desert Kiner/Goodsell Advertising Inc.	<b>Steve Johnsen</b> V.P. Creative Director (760) 773-0290/773-1750 stevej@kinercom.com	<b>Scott M. Kiner</b> CEO (760) 773-0290/773-1750 scottk@kinercom.com
10.	<b>KMdeazine</b> 12029 Vintage Dr. Fontana, CA 92337	WND	90 0 10	City of Fontana, Marketing Firms, Sm-Med Size Corporations	11/1 n/a	1993 Fontana	<b>Kris VanderVies</b> Graphic Design (909) 823-5656/823-5655	<b>Marsi VanderVies</b> Project Manager (909) 823-5656/823-5655 studio@kmdeazine.com
11.	<b>Lyons Media</b> 987 N. Smoketree Ave. Rialto, CA 92376	WND	0 100 0	LA/Ontario International Airport, Silk Designs, Inland Empire United Way	2/1 +2/1	1998 Rialto		<b>Frank Roberts</b> Vice President (909) 641-6297/483-1515 mrltake@aol.com
12.	<b>Performance Marketing</b> 1251 Pomona Rd., Ste. 101 Corona, CA 92882	WND WND 1.1 Mil.	50 0 50	Web Hansen Bverage, Boston Scientific, Abbott Vascular	4/1 7/1	1992 Corona	<b>Natalie Young</b> President (951) 273-7390/273-7395 natalie@performancepromo.com	<b>Valerie Rucinski</b> Treasurer (951) 273-7390/273-7395
13.	<b>Perry Design &amp; Advertising</b> 9431 Haven Ave. Rancho Cucamonga, CA 91730	250,300	60 20 20	Terra Vista Town Center, Kessler Alair Insurance, The Shoppes at Chino Hills	5/1	1997 Rancho Cucamonga	<b>Janine Perry</b> Partner (909) 945-9500/980-6398 janine@perryadvertising.com	<b>Angelique Strahan</b> Business Development (909) 945-9500/980-6398 angelique@perryadvertising.com
14.	<b>Pirih Productions, Inc.</b> P.O. Box 340 Rimforest, CA 92378	WND	15 0 85	WND	3/1	1979 Rimforest	<b>Diane Wiltsie</b> Creative Director (909) 336-4373/336-4371 diane@pirih.com	<b>Cheryl Pirih</b> President (909) 336-4373/336-4371 cheryl@pirih.com
15.	<b>Publicity Unlimited</b> P.O. Box 724 Rancho Mirage, CA 92270	WND	50 30 20	Contour Dermatology & Cosmetic Surgery Center, The Patio Place	1 1	1993 La Quinta	<b>Erika Z. Byrd</b> President (760) 776-9946/776-9956	<b>Erika Z. Byrd</b> President (760) 776-9946/776-9956 erika@publicityunlimited.com
16.	<b>RedFusion Media, Inc.</b> 104 E. State St. Redlands, CA 92373	695,000 840,000 520,000+	10 0 90	Index Fresh, Luminex Software, Inc., Longmont Dairy	10/1	1999 Redlands	<b>Jon Burgess</b> Internet Manager (909) 798-7092 jon@redfusionmedia.com	<b>Ron Burgess</b> President (909) 798-7092/801-6400 molly@redfusionmedia.com

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Certified Public Accountant Firms						continued on page. 37
Ranked by Number of CPA's in the Inland Empire						
	Company Name Address City/State/Zip	# CPA's in I.E. # Prtnrs in I.E. Ttl. Emphys in I.E.	Year Founded	# Offices in I.E. # Offices in Co. Headquarters	Industries and Specialities	Top Local Executive Title Telephone/Fax E-Mail Address
1.	Vavrinek, Trine, Day, & Co., LLP 8270 Aspen St. Rancho Cucamonga, CA 91730	140 18 130	1948	4 5 Rancho Cucamonga	Financial Institutions, Government Agencies, Real Estate, Manufacturing, Construction, Non-Profit, Corporate Finance	Ron S. White Managing Partner (909) 466-4410/466-4431 rwhite@vtdcpa.com
2.	Vicenti, Lloyd, & Stutzman, LLP, Business Consultants & CPA's 2210 E. Route 66, Ste. 100 Glendora, CA 91740	35 9 64	1953	1  Glendora	Service Firms, Manufacturers, Charter Schools, Colleges & Universities, Other Non-profits, Individuals/Families Accounting, Interim Controller, Pension Plan Audits, Tax Planning, Business Valuation, Fraud Investigations	Linda Saddlemire Co-Managing Partners (626) 857-7300/857-7302 info@vlsllp.com
3.	Eadie & Payne, LLP 300 E. State St., Ste. 350 Redlands, CA 92373	32 7 40	1919	2 2 Redlands	Construction, Health Care, Manufacturing, Audit, Tax, Business & Personal Planning Estate & Tax Planning, Elder Care	John F. Prentice Managing Partner (909) 793-2406/792-3516 prentice@eadiepaynellp.com
4.	Soren McAdam Christenson, LLP 2068 Orange Tree Ln., Ste. 100 Redlands, CA 92374	30 10 60	1977	1  Redlands	Healthcare, Manufacturing, Construction, Auditing & Accounting Services, Tax Preparation & Consulting, Business Valuation & Consulting	Roger E. Wadell Managing Partner (909) 798-2222/798-9772 rwadell@smc-cpas.com
5.	Mellon, Johnson, & Reardon, CPAs 3270 Inland Empire Blvd., Ste. 300 Ontario, CA 91764	29 7 33	1955	1 1 Ontario	Manufacturing, Distribution, Construction, Real Estate, Dealerships, Prof. Service Firms, Employee Benefit Plans, Non-Profit Organizations, Government Organizations, Agriculture, Assurance, Tax, Accounting, Advisory	Steven H. Spears Managing Partner (909) 985-7286/694-0654 sspears@mjrccpas.com
6.	Rogers, Anderson, Malody, & Scott, LLP 735 E. Carnegie Dr., Ste. 100 San Bernardino, CA 92408	20 7 36	1948	1 1 San Bernardino	Audits, Reviews, Construction, Tax and Consulting for Real Estate, Health Care, Government and Non-Profits, Manufacturing	Matt Wilson Managing Partner (909) 889-0871/889-5361 mwilson@ramscpa.net
7.	Ahern, Adcock, Devlin, LLP 2155 Chicago Ave., Ste. 100 Riverside, CA 92507	18 6 30	2000	1 1 Riverside	Healthcare, Pension 403(B), Government, Commercial Business, Non-Profit	Michael Adcock Managing Partner (951) 683-0672/686-7780 mradcock@aadcpcas.com
8.	Swenson Advisors, LLP 25220 Hancock Ave., Ste. 240 Murrieta, CA92562	9 3 15	1998	1 3	Full service SEC/SOX, Assurance, Tax Compliance, Tax Planning, 401(k) Audits, Foresnic Accounting, International Business Services, Consulting	Pete Palmer Partner (951) 445-4700 pete.palmer@swensonadvisors.com
9.	Teaman, Ramirez, & Smith, Inc. 4201 Brockton Ave., Ste. 100 Riverside, CA 92501	9 4 31	1936	1 1 Riverside	Income/ Estate Tax Services, Audit & Accounting Services, Fraud Prevention & Investigation Services	Richard Teaman President (951) 274-9500/274-7828 rteaman@trscpas.com
10.	Brabo, Carlsen, & O'Brien, LLP 1111 E. Tahquitz Canyon Way, Ste. 203 Palm Springs, CA 92262	8 2 12	1988	1 2 Palm Springs	Financial Statements, Tax Planning & Services, Estate Planning & Family Office, CFO & Business Services, Valuations & Buy/Sell Transactions, Litigation Support & Forensic Accounting, Accounting Information Systems	Mike Brabo Partner (760) 320-0848/322-4626 mike@bco-cpas.com
11.	Kuebler, Prodhomme, & Co., CPAs 43500 Ridge Park Dr., Ste. 104 Temecula, CA 92590	8 2 15	1982	2 2 Temecula	Advanced Tax Planning/ Preparation, Litigation Support/ Business Valuation, Estate Planning, Land Development	Joseph Kuebler President (951) 676-3013/676-7184 joseph.kuebler@kpcoinc.com
12.	Rogers, Clem, & Co. 1067 Park View Dr. Covina, CA 91724	8 5 11	1966	1 1 Covina	Medical Practice Accounting Automotive, Medical, Estate & Financial Planning, Construction, Manufacturing	Dale Duncan Managing Partner (626) 858-5100/332-7012 www.rogersclem.com
13.	Swenson Corporation, CPAs 10606 N. Trademark Parkway, Ste. 203 Rancho Cucamonga, CA 91730	8 4 15	1949	1 1 Rancho Cucamonga	Tax Planning and Compliance, Assurance Services, Performance Measurement, Family Owned Business Specialists	Dean Norling Managing Partner (909) 989-5867/989-1471 dnorling@swensoncorp.com
14.	Genske, Mulder, & Co. 4150 E. Concours St., Ste. 250 Ontario, CA 91764	7 6 28	1981	1 3 Costa Mesa	Agriculture, Construction, Manufacturing, Accounting, Income & Estate Tax	Glenn Hoaglane Managing Partner (909) 483-2100/483-2109 www.genskemulder.com
15.	Lightfoot, Ralls, & Lightfoot, LLP 675 W. Foothill Blvd., Ste. 300 Claremont, CA 91711	6 3 10	1946	1 1 Claremont	Trusts, Estates, Financial Services, Income Tax	John H. Lightfoot CPA (909) 626-2623/626-2743 johnl@lrlcpa.com
16.	Streit & Peters CPAs, Inc. 1175 Idaho St., Ste. 202 Redlands, CA 92374	6 2 18	1976	2 2 Redlands	Small Business, Construction, Real Estate, HOA's	Chuck Peters/Dave M. Streit Managing Partners (909) 307-2323/307-2003 dstreit@streitandpeters.com

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Ranked by Value Premiums Written 2011

	Company Name Address City, State, Zip	\$ Value Premiums Written I.E. 2011	Number Premiums Written I.E. 2011	# Licensed Agents I.E. # Employees I.E.	Coverage Offered	Headquarters Year Established I.E.	Top Local Executive Title Phone/Fax E-Mail Address
1.	<b>Hub International</b> 4371 Latham St., Ste. 101 Riverside, CA 92501	\$335,000,000	WND	80 160	Business Insurance, Personal Insurance, Employee Benefits, Life, Health	Chicago 1981	<b>Kirk Christ</b> President (951) 779-8510/788-8502 kirk.christ@hubinternational.com
2.	<b>Orion Risk Management</b> 2280 Wardlow Circle Ste 250 Corona, CA 92880	\$120,000,000	80,000,000	23 24	All Commercial Lines of Insurance	Corona 2001	<b>Lawrence Brown</b> President (951) 736-9477/(951)736-9478 lbrown@orionrisk.com
3.	<b>Hamilton Brewart Insurance Agency</b> 1282 W. Arrow Hwy. Upland, CA 91785	\$110,000,000	1,200	20 80	Commercial Property & Liability, Workers' Compensation, Personal Auto & Homeowner, Group Life & Health	Upland 1976	<b>Derek Brewart</b> President (909) 981-5210/985-3448 derek@hamiltonbrewart.com
4.	<b>Alliant Insurance Services, Inc.</b> 735 Carnegie Dr. San Bernardino, CA 92408	\$59,968,000	3,038	54 60	Business Insurance, Employer Benefits	Newport Beach 1927	<b>Charles Shanklin</b> Senior Vice President (909) 886-9861/886-2013 cshanklin@alliantinsurance.com
5.	<b>Cumbre Insurance Services</b> 3333 Concours, Ste. 5100 Ontario, CA 91764	\$42,000,000	1,750	14 38	All Commercial Lines of Insurance	Ontario 1986	<b>Ruben Medina</b> President/CEO (909) 484-2456/484-2491 ruben.medina@cumbreinc.com
6.	<b>Amorelli, Rosemann, &amp; Assoc. Ins. Svs.</b> 3333 E. Concours, Bldg. 9-200 Ontario, CA 91764	\$33,500,000	33,500,000	6 22	Propery & Casualty, Workers' Compensation, Commercial Lines, Personal Insurance	Ontario 1987	<b>Anthony Amorelli</b> President (909) 987-7600/987-7656 anthonyamorelli@arainsurance.com
7.	<b>ISU Insurance Services-ARMAC Agency</b> 17177 Yuma St. Victorville, CA 92395	\$33,000,000	10,000	20 25	Workers' Compensation, General Liability, Business Insurance, Employee Benefits, Bonds, Personal Insurance	Victorville 1962	<b>Ryan McEachron</b> President/CEO (760) 241-7900/241-1467 info@isu-armac.com
8.	<b>Davis &amp; Graeber Ins. Services, Inc.</b> 470 E. Highland Ave. Redlands, CA 92373	\$30,346,000	WND	42 43	Packages, Auto, Worker's Compensation, Excess Liability, Surety, Benefits & Personal Lines, Commercial	Redlands 1924	<b>Peter M. Davis</b> CEO (909) 793-2373/798-6983 pdavis@davisandgraeber.com
9.	<b>Kessler Alair Insurance Services, Inc.</b> 2335 W. Foothill Blvd., Ste. 1 Upland, CA 91786	\$23,500,000	19,950	28 6	Packages, Auto, Worker's Compensation, Excess Liability, Surety, Benefits & Personal Lines	Upland 1923	<b>Charles B. Kessler</b> President (909) 931-1500/932-2134 www.kessleralair.com
10.	<b>ISU Willingham &amp; Fredarick</b> 2469 Pomona Rd. Corona, CA 92880	\$23,000,000	23,000,000	22 23	Small Commercial & Personal, Benefits, Life	Corona 1975	<b>Bill Frederick</b> Owner (951) 684-6434/278-0664
11.	<b>Raintree Insurance Agency, Inc.</b> 2039 N. "D" St. San Bernardino, CA 92405	\$20,000,000	20,000,000	19 22	Commercial Insurance, Workers' Comp, Personal Lines, Life, Group Health	San Bernardino 1921	<b>Holly A. Fietsch</b> Owner (909) 881-2654/886-3558 rrc@raintreeins.com
12.	<b>Unickel &amp; Associates Insurance Agency</b> 1811 Commerce Center San Bernardino, CA 92408	\$14,000,000	WND	4 9	Commercial, Personal, Life, Health, Bonds, All Insurance Coverages Offered	San Bernardino 1940	<b>Burt Gross</b> President (909) 890-9707/890-9237
13.	<b>Dan Smith Insurance Agency, Inc.</b> 14950 Circle Dr. Victorville, CA 92395	\$4,500,000	1,500	10 13	Auto, Home, Business, Commercial, Rental, Motorcycle, Boats, Bonds, Life, Medical/Dental, Long-Term Care	Victorville 1917	<b>Margy Smith</b> Owner/CEO (760) 245-5344/241-3567 margy.smith@dansmithins.com
14.	<b>Don Torres Farmers Agency</b> 243 Cajon St. Redlands, CA 92373	\$2,500,000	WND	3 7	Full Service, Personal, Commercial, WC. Bond, Mutual Funds, Life	Redlands 1984	<b>Loretta Torres</b> Manager (909) 793-2290/793-7918 dtorres@farmersagent.com
15.	<b>Hann Insurance Agency</b> 57380 29 Palms Hwy. Yucca Valley, CA 92284	\$2,300,000	WND	3 4	Property, Casualty, Life	Yucca Valley 1977	<b>WND</b> Owner (760) 365-9744/365-2669 mail@hanninsurance.com
16.	<b>Joseph Insurance Service</b> 3694 Sunnyside Dr. Riverside, CA 92506	\$2,046,000	1400	4 1	Personal Lines	Riverside 1981	<b>Cheryl Joseph</b> Owner (951) 683-0777/682-2788

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Copyright 2012 by IEBJ.

## Real Estate...

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region. Studies have shown that Asian consumers are willing to travel beyond their immediate neighborhood in order to shop for seafood, meat, produce and Asian-branded products. Additionally, a tenant such as 88 Seafood Supermarket will help to increase the demand for the other space in the center, since there is a group of small in-line shops who piggyback off of the traffic Asian grocers generate, and several of them may follow the grocer to its new locations.

### SIERRA LANE PARTNERS COLLECTS \$8.4 MILLION FROM TRIO OF NNN PROPERTY SALES IN MURRIETA

Newport Beach-based Sierra Lane Partners LLC recently sold three newly constructed properties within a neighborhood shopping center located adjacent to the 215 Freeway and Clinton Keith Road interchange in the Inland Empire city of Murrieta. The buildings, all single-tenant NNN leased properties, are leased to Del Taco PIC, Davita Dialysis, and Mountain View Tire and Service/Goodyear, and sold for a combined \$8.4 million. The transactions were part of a break-up sales strategy that maximized the value of the properties by selling them off individually to increase the buyer pool to include smaller investors. The sales were overseen by Donald MacLellan, senior managing director, and Christopher Tramontano, director, with Faris Lee Investments, who repped the seller in the deals. Faris Lee began marketing the properties before they had completed construction as part of a pre-sale strategy. Del Taco and Goodyear had signed absolute 20-year NNN leases while Davita had signed a 15-year NNN lease. Below is information on each property:

- The Del Taco property is located at 27596 Clinton Keith Road and totals 2.2k square feet. The property sold for \$2.4 million to a 1031 multifamily private investor from Los Angeles. Charles Dunn Company represented the buyer.

- The Davita Dialysis property is located at 27602 Clinton Keith Road and totals 8.6k square feet. The property sold for \$3.36 million to a 1031 Exchange buyer from Los Angeles. The buyer was represented by Marcus & Millichap.

- The Mountain View Tire and Service/Goodyear property is located at 27584 Clinton Keith Road and totals 5k square feet. The property sold to the franchise operator, Mountain View Tire, for \$2.64 million.

The three properties are well-located adjacent to the 215 Freeway and Clinton Keith Road interchange in Murrieta, which are major thoroughfares within the area and are being expanded to support the population growth.

## LaSalle...

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immunizations. To aid in these efforts, he produces and publishes a quarterly patient newsletter providing insight on vaccinations as well as to dispel any myths and concerns.

As president of the Latino Health Collaborative and a former San Bernardino County First 5 commissioner, Dr. Arteaga advocates for increasing funding for childhood immunizations. He also served on the California State Managed Risk Medical Insurance Board as the physician representative for Healthy Families, advocating for an increase in childhood vaccinations. "Dr. Albert Arteaga's leadership and collaboration with others to build support for and increase immunization rates for hard-to-reach and under-immunized populations is commendable," says Senator Gloria Negrete McLeod. "His work with disease prevention of children and minorities is a testament to his commitment to improve community health. I want to congratulate Dr. Arteaga for his work and recognition as one of California's CDC Childhood Immunization champions."

## INLAND EMPIRE

### People and Events

### Ribbon Cutting Ceremonies



(L to R) Madisen Fragosa, Miss Pre-Teen Inland California, Chairman Brian Hawley, Greater Riverside Chambers of Commerce, Mayor Ronald Loveridge, City of Riverside, David Ruiz, Sky Zone Riverside Owner, Councilmember Steve Adams, City of Riverside

A spectacular ribbon cutting ceremony was held for Sky Zone of Riverside, the indoor trampoline park. Sky Zone's mission is to provide the most effective combination of fun and fitness that anyone can participate in, regardless of age, size or physical ability. That's the expanded version. But when it comes right down to it, their sole purpose is to provide unparalleled, unmatched, and out-of-this-world FUN! It's that simple.

For more information on Sky Zone visit [www.skyzonestports.com](http://www.skyzonestports.com).

## Eadie and...

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### Energy credit

The energy credit can be claimed by an owner of energy property placed in service in 2012. Energy property is property acquired, constructed, reconstructed, or erected by the taxpayer which uses solar energy to generate electricity, is used to produce or use geothermal energy, is qualified fuel cell, microturbine or small wind energy property; or uses the ground or ground water as a thermal energy source. The credit can be as much as 30% of the cost of each energy property. (IRC Sec. 48(a))

Todd Landry, CPA, CFE, AEP, also a tax partner at E+P, adds that two other tax deductions are useful to business owners who acquired or are planning to acquire property in 2012: Section 179 expensing and 50% bonus depreciation. These incentives will drastically decrease or will expire in 2013, so it is important to consider them in tax planning for 2012.

E+P is a full-service CPA firm with offices in Redlands and Ontario. This material is for informational purposes only and is not considered legal or accounting advice. For more information on the above mentioned tax incentives or for help in tax planning for 2012, please contact E+P at 909-793-2406 (Redlands) or at 909-466-5252 (Ontario).



EXECUTIVE TIME OUT

Girls Only  
By Christine Rolfe

Luxury spa treatments, boutique shopping, customized perfume blending and an abundance of wine tasting. A backdrop so stunning that it attracts travelers from across the world. Gourmet dining. A best friend’s weekend.

The three of us have been best friends, well...ever since I can remember. Although we see each other often, we rarely tear away from our busy lives to dedicate the bonding time that a few days together provide. So, the best friends were loaded in the car and armed with MapQuest directions, GPS (aka “Lola”), a printed Thomas Guide and the map app on the iPhone. It was a comical necessity as we tend to have trouble navigating and were determined not to miss a turn on our drive up north to Monterey/Carmel. We left at the crack of dawn, sacrificing sleep for an early arrival and the chance to enjoy as much time in Monterey as possible. As my friend said, “You can sleep when you’re dead.” She has an endless amount of energy and I’m convinced she runs on CopperTop batteries. As planned, we arrived around noon and were ready to recharge. Thank you Lola for navigating.

We checked into the Hyatt Regency Monterey Hotel &

Spa. The hotel is located on the Pebble Beach Company’s Del Monte Golf Course and



The Spa Relaxation Room at the Hyatt Regency Monterey Hotel  
Photo provided by Hyatt Regency Monterey Hotel and Spa

just received a face lift...\$60 million dollars worth of work! The hotel is the largest in the area with over 500 rooms and, while a perfect hotel choice for our girls-only weekend, it is also ideal for business conferences. It offers 40,000 square feet of function space including two ballrooms and 32 individual meeting and conference rooms. There were multiple functions going on during our stay, yet the hotel grounds are so large and sprawling that the only place that felt crowded was the parking lot.

The hotel offers three restaurants (we ate at all of them). The first, TusCA

Ristorante, features Tuscan cuisine prepared with fresh, seasonal Californian ingredi-

ents (the swordfish and filet mignon were both tasty). For more casual dining, Knuckles was voted the #1 sports bar on the Monterey Peninsula—the perfect place to watch the Celtics and Heat battle as the Kings fought for championship. For cocktails and light fare, The Fireplace Lounge was quite lively at night as live Jazz music filled the lobby with festivity – it seemed only perfect to order a cosmopolitan. The range of food and entertainment offerings amongst the three restaurants provided the perfect choice to fulfill our food cravings, refine our wine tasting skills and satisfy our girly mood—whether it be to swing to the tunes of jazz or pound our fist at the losing Celtics.

Included in the hotel renovation is a fresh new look for the Accista Spa. While some hotel spas are an afterthought, Accista was not forgotten. The overall spa design and treatments are inspired by the local surroundings of Monterey. The natural landscape is reflected in the design and use of wood, metal, stone and

glass, bringing a bit of the Monterey outdoors inside to the spa. The ambiance received immediate approval from all us girls—a best friend’s unanimous stamp of approval for this blissful sanctuary. I particularly liked selecting my aromatherapy scent—a selection of essential oil blends based on the unique seasons of Monterey. One slow, deep whiff and I immediately knew the renewal blend representing spring was made for me. The oils are blended by Ajne, a natural perfumery that creates the most beautiful synthetic-free fragrances—one of the world’s only entirely natural perfume apothecaries. The scents are quite addicting but we will get to more on the “liquid art” of Ajne later. After selecting our oils, we each chose from a menu of spa treatments ultimately deciding on either a facial or massage. We could have stayed at the spa for many more enchanted hours, but the best friends had work to do. Rejuvenated with facials and massages, we were ready to shop. There were boutiques, art galleries and jewelry stores that needed tending in the picturesque town of Carmel, about 10-15 minutes from the hotel. We plugged in our destination address and Lola navigated us straight to Ocean Avenue in Carmel.

It is no surprise that shopping is the quintessential way for girls to bond. And shopping in Carmel is an elevated sense of the experience. It is the perfect way to spend the day with your best friends. The stores range from national chains such as Coach to small boutique stores including Paloosh. There is also a number of jewelry stores—from  
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Anje Carmel Showroom